

**MINUTES & ANNUAL REPORTS
OF THE
157th SESSION
OF THE
CUMBERLAND ASSOCIATION
OF
FREE WILL BAPTISTS**



**October 21, 2000
Ashland City FWB Church
Ashland City, TN.
Rev. Mike Gillock, Host Pastor**

**The 158th Session will meet
October 20, 2001 at
United FWB Church
Dickson, TN.**

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**The 157th Session of the Cumberland Association of Free Will Baptists
October 9, 1999**

**Ashland City Free Will Baptist Church,
100 W. Elm St. Ashland City, TN 37015
Pastor Mike Gillock, Phone (615) 792-5118
Theme: "Considering One Another" -**

8:30 A.M. - Registration (Registration will be open till noon, please register)

9:00 A.M. - Welcome to Ashland City, Pastor Mike Gillock

Response and Prayer - Dr. Roger Reeds

Worship - "Pray For One Another": James 5:13-18 - Rev. Steve Swango

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. Randy Riggs
 - Southern Quarterly - Dr. Roger Reeds
 - South Central Quarterly - Rev. Ronald Mashburn
 - Western Quarterly - Rev. James Carrington

5. Cumberland Superannuation

6. Treasurer's Report

7. Cumberland Foreign Missions

8. Cumberland Camp

9. Cumberland WNAC

10. Tennessee Home Missions

11. Tennessee Promotional Director

12. Free Will Baptist Family Ministry

13. Delegates Elected to State Meeting

10:45 A.M. - Break

11:00 A.M. - Worship - "Serve One Another": Galatians 5:7-13 - Rev. Gary Lovitt

12:00 P.M. - Lunch and Committee Meetings

1:30 P.M. - Worship - "Receive One Another": Romans 15:1-13 - Rev. Stan Coker

2:00 P.M. - Business Session

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

DISMISSAL and ANNOUNCEMENTS

*The 158th session will be hosted by the Western Quarterly, October 20, 2001 at the United Free Will Baptist Church in Dickson, TN.

*Don't Forget the Tennessee State Meeting at Donelson Free Will Baptist Church in Nashville, TN, November 13-15th, 2000.

PRESBYTERY MEETING: immediately following the adjournment of the Cumberland Association Meeting.

DIRECTORY OF THE ASSOCIATION

Moderator: Rev. Jon Justice

5315 Sango Rd., Clarksville, TN 37043 (931) 358-9335

Assistant Moderator: Rev. Stan Coker

463 Annex Ave. Nashville, TN. 37209 (615) 352-7049

Clerk: Rev. Eddie Hodges

105 Lynhurst Circle, Hendersonville, TN 37075 (615) 822-4960

Assistant Clerk: Rev. Duane James

1001 Grover Binkley Rd., Ashland City, TN 37015 (615) 792-9561

Treasurer: Rev. E.B. McDonald

P.O. Box 685, Ashland City, TN 37015 (615) 792-5529

Northern Quarterly Moderator: Rev. Randy Riggs

1007 Settlers Crossing, Joelton, TN 37080 (615) 288-9074

Southern Quarterly Moderator: Dr. Roger Reeds

6409 Alessio Rd. Joelton, TN. 37080 (615) 876-9045

South Central Quarterly Moderator: Rev. Derek Bell

1913 Sugar Maple Drive Lewisburg, TN. 37091 (931) 381-6338

Western Quarterly Moderator: Rev. Paul Sitton

1212 Beverly Hills Dr. Clarksville, TN. 37040 (931) 645-2954

BOARDS OF THE CUMBERLAND ASSOCIATION

FOREIGN MISSIONS

Bob Baggett (2001)

Randall Bracey (2002)

Terry Eagleton (2003)

Ronald Mashburn (2004)

SUPERANNUATION

Eddie Hopkins (2001)

Vernon Barker (2002)

Herbert Hassell (2003)

Ed Gragg (2004)

Steve Swango (2005)

YOUTH CAMP

Chris Moody (2001)

Kent Barwick (2002)

Barry Simpson (2003)

Clayton Hampton (2001)

Bob Baggett (2002)

Bill Evans (2003)

Mike Gillock (2001)

Wallace Hayes (2002)

Stan Coker (2003)

TREASURERS TO WHOM FUNDS ARE SENT

Children's Home: Dr. James Kilgore	90 Stanley Lane Greeneville, TN 37743	423-639-9449
Foreign Missions: Mr. Robert Conley	P.O. Box 5002 Antioch, TN 37011-5002	615-731-6812
FWBBC: Mr. Tom Sass	3606 West End Ave. Nashville, TN 37205	615-844-5000
National Association of Free Will Baptists Dr. Melvin Worthington	P.O. Box 5002 Antioch, TN 37011-5002	615-731-6812
State Home Missions: Rev. Wayne Wagner	3156 Heads Church Rd. Cedar Hill, TN 37032	615-746-5565
Cumberland Youth Camp Rev. Jerry Whitworth	2193 Happy Hill Acres Rd. Woodlawn, TN 37191	931-647-5111
Tennessee State Association Rev. E. B. McDonald	P.O. Box 685 Ashland City, TN 37015	615-792-5529
Superannuation: Rev. Jon Justice	5315 Sango Road Clarksville, TN. 37043	931-358-9335
Cumberland Association: Rev. E.B. McDonald	P.O. Box 685 Ashland City, TN 37204	615-792-5529

CUMBERLAND ASSOCIATION 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	30%
TOTAL	100%

PROCEEDINGS

The 157th session of the Cumberland Association of Free Will Baptists met on October 21, 2000 at the Ashland City Free Will Baptist Church in Ashland City, TN. Rev. Mike Gillock was the host pastor. The theme for the meeting was "Considering One Another."

MORNING WORSHIP - 9:00 A.M.

The meeting was opened with the singing of "When We All Get to Heaven" led by Rev. Len Scott. Moderator Jon Justice asked Rev. Barry Simpson to lead in prayer. Pastor Mike Gillock welcomed the body to the Ashland City Church. Dr. Roger Reeds gave our response acknowledging the Church's hosting of the meeting.

The moderator reminded us of our theme, "Considering One Another." He thanked Brother Scott for leading the singing and Sister Margaret Hampton for playing the piano. The congregation then sang "What A Day That Will Be." Rev. Steve Swango spoke on the subject of "Praying for One Another" from James 5:13-18. Brother Swango gave four simple directives to enable us to love one another through prayer. We need to pray for ourselves. We need to seek the prayer of the elders. We need to confess and forsake any sin that would hinder God's answer. We need to believe in the power and potential of prayer.

MORNING BUSINESS - 9:30 A.M.

The moderator seated the delegates. The Committee on Committees was appointed by Rev. Randy Riggs. Motion was seconded. The report of the Executive Committee meeting was given, seconded and approved.

Reports were given from each quarterly by their moderators. Rev. Randy Riggs gave the Northern Quarterly report. Dr. Roger Reeds gave the Southern Quarterly report. Rev. Derek Bell gave the South Central Quarterly report. Rev. Jim Carrington gave the Western Quarterly report. All four reports were accepted by the body and included in the minutes. Rev. E. B. McDonald gave the Cumberland Association treasurer's report.

The Superannuation report was given by Moderator Jon Justice. He has been helping the committee since May. Rev. Joe Hurst had a stroke and resigned from the committee. The committee met and approved Bro. Justice to assume the treasurer's position until one could be approved by the body. A motion was made to receive the report. It was seconded and approved.

Rev. Bob Baggett gave a report of the "Walk-a-thon" effort for Foreign Missions in the Western Quarterly. Rev. Billy Walker gave an update for the efforts of the Northern, Southern and South Central quarterlies.

Rev. Jerry Whitworth gave the Cumberland Camp report. He noted this was his seventh month of service at the camp. A motion was made and seconded to receive the report. Moderator Justice read a letter from Sister Norma Pettus thanking the body for the prayers and support of the association during the loss of her husband, Rev. Marion Pettus.

MORNING WORSHIP - 11:00 A.M.

Brother Scott led the congregation in "All Hail the Power of Jesus' Name." The second song sung was "Majesty." Assistant Moderator Randy Riggs led in prayer. The offering was received. Brother Riggs asked for testimonies. Rev. Tommy Street, Rev. James Carrington and Rev. Eddie Hopkins gave praises to God.

Brother Riggs introduced Rev. Gary Lovitt who spoke on the subject of "Serve One Another" from Galatians 5:7-13. "I cannot please the Master without including you," Brother Lovitt reminded us. He noted, we are commanded to love one another. We were reminded that the greatest pinnacle to be achieved is to love as Christ loves. It is then a privilege to serve one another.

AFTERNOON WORSHIP - 1:00 p.m.

Brother Scott led the congregation in singing "To God Be the Glory." This was followed by singing "Amazing Grace" acapella. Rev. Stan Coker preached from Romans 15:7 on "Receiving One Another." We are to help those who are weak. Our greatest hindrance is our selfishness. We were challenged to empty ourselves of ourselves in order to serve.

BUSINESS MEETING - 2:00 P.M.

Rev. Eddie Hodges read the CDWAC report to the body. It was received and adopted as information. Rev. Gary Lovitt presented the Tennessee Home Missions report. It was noted that three churches have just been started by Rev. Cliff Donoho, Rev. Clayton Hampton and Rev. Mark Mayhew. Rev. David Kell has started a work out of the Soddy Daisy Church. Rev. Frank Bratcher is continuing a work in Hartsville.

Dr. Charles Thigpen gave us greeting from the State Office. Dr. Thigpen also represented FWB Family Ministries. He share that over 80 young people have been won to the Lord. Over 400 young people have been ministered to. Over \$28,000 was given from the Cumberland Association to FWB Family Ministries.

Delegates were to be elected for the state meeting. A motion was made to allow the moderator to appoint the delegates at the state meeting. A motion was made, seconded and carried.

Rev. . Larry Hampton, representing Randall House Publications, emphasized that Randall House is there to serve us. He reminded us that the first part of our Bible education is Sunday School.

Rev. Derek Bell gave the Obituary Report.

Rev. Kent Barwick brought the Petition and Request Report. Two motions were included in this report. The first motion was to go to the United FWB Church in Dickson for next year's Cumberland Association. This was motioned, seconded and carried. The second motion was for the Cumberland Association to help Mrs. Norma Pettus with expenses since the passing of Rev. Marion Pettus. Dr. Charles Thigpen made a motion to substitute the motion to help Mrs. Pettus by giving \$500 out of the Cumberland Association treasury. This was seconded and carried.

Dr. Stanley Outlaw gave the Registration and Finance Report.

Rev. Wallace Hayes brought the Nominating Committee Report.

Rev. Ronald Mashburn brought the Resolution Report.

A rising vote of thanks was given to the Ashland City Church for hosting the meeting. Rev. James Carrington prayed the dismissal prayer.

EXECUTIVE COMMITTEE REPORT

A called meeting of the Cumberland Executive Committee met on August 22, 2000 at the Hendersonville Free Will Baptist Church in Hendersonville, TN. Members present were Jon Justice, Randy Riggs, Dewayne James, Eddie Hodges and James Carrington.

Dewayne James opened the meeting in prayer at 7:19 p.m. The purpose of the meeting was to plan the 157th Cumberland Association. The session this year will convene at the Ashland City Free Will Baptist Church in Ashland City, Tennessee on October 21th at 9:00 a.m. Suggestions were presented to the committee.

"Considering One Another" was chosen as the theme for this meeting. Speakers would be the alternates from last year. Steve Swango will preach from James 5:13-18, "Pray For One Another." Gary Lovitt will preach from Galatians 5:7-13, "Serve One Another." Stan Coker will preach from Romans 15:1-13, "Receive One Another." Alternate speakers were also chosen: Kent Barwick for Steve Swango Eddie Young for Gary Lovitt Terry Welsh for Stan Coker

Dr. Roger Reeds will give our response. Jeff Chandler will lead the singing with Lynn Bracey as alternate. There will be special singing in the morning and afternoon service. They will need to secure a piano player, possibly Margaret Hampton. The Committee on Committee was appointed by the moderator. The committee will consist of the Moderators of the quarterly meetings.

Southern Quarterly -	Dr. Roger Reeds
Northern Quarterly -	Rev. Randy Riggs
Western Quarterly -	Rev. Jim Carrington
South Central Quarterly -	Rev. Ronald Mashburn

It was moved to have four people serve on each committee. Each moderator is to make a list of five people from their quarterly who will be present at the Cumberland meeting who would be willing to serve. Treasurers of the Quarterlies will serve as the finance committee.

Randy Riggs made the motion to receive the Treasurer's Report as information. James Carrington seconded and the motion carried.

A motion was made to recommend that the Superannuation Board and the Camp Board submit a year to date financial report at the annual Executive Committee planning meeting.

Randy Riggs made a motion to help Sister Norma Pettus pay some outstanding debt on their property. James Carrington seconded the motion and it carried. A motion was made that the churches of the Cumberland Association be encouraged to receive a special love offering for Sister Norma Pettus to help erase the financial debt at the unexpected death of her husband, Rev. Marion Pettus. Love offerings should be sent to the treasurer of the Cumberland Association. Motion was seconded and carried.

United FWB Church, Dickson, TN, of the Western Quarterly will host the 2001 meeting on October 20th.

Having no other business, a motion was made to adjourn at 8:50 p.m.

Respectfully submitted,

Eddie Hodges, Cumberland Association Clerk

REPORT OF COMMITTEE ON COMMITTEES

REGISTRATION AND FINANCE

Barry Simpson
Stanley Outlaw
Bob Baggett

NOMINATING

Wallace Hayes
Randy Corn
Steve Swango
Paul Sitton

PETITIONS AND REQUESTS

Kent Barwick
James Black
Ralph Hampton
Terry Forrest

RESOLUTIONS

Ronald Mashburn
Billy Walker
Eric Brown

OBITUARY

Eddie Hopkins
Wayne Wagner
Derek Bell
Stan Coker

Respectfully Submitted,

Randy Riggs
Roger Reeds
Derek Bell
James Carrington

NORTHERN QUARTERLY REPORT

The Northern Quarterly has once again experienced a good year from the hand of the Lord. Our Quarterly meetings are a time of encouragement, rejoicing and fellowship. In the January meeting, we observed the ordinances of communion and feet washing. You are invited to come and join with us for these times of refreshing.

We have "good news, bad news" concerning Pleasant View Christian School. The good news is we are growing. The bad news is we are running out of room! The good news is we are debt free! (Our final payment was made in the spring of the year.) The bad news is we do not have any money or land to meet the growing need of expansion. Please pray with us concerning the future growth of the school. Pray that God will work in the hearts of individuals who can make large contributions in either land or money. Pray for our administrator, Wayne Patton, and the Board of Directors as they seek God's wisdom.

The last Sunday evening in February, we held our annual rally for Free Will Baptist Bible College. An offering of over \$35,000 was received. During the nearly twenty years the rally has been held, our Northern Quarterly churches have given over \$300,000 to our Bible College. This is only possible through the cooperation of our pastors and the gracious giving of our people.

In addition to our Quarterly meetings and annual rally for Free Will Baptist Bible College, we meet monthly for a time of prayer and fellowship. This past December, about 70 of our people met at the Ashland City Church for our annual Christmas get-together. We had a good meal and our hearts were blessed by Joyful Praise!, the ministry choir from Pleasant View Christian School.

The New Life Bible Institute provides our lay people with the opportunity to earn a teacher's certificate, and thus be better trained to teach God's Word. None of this would be possible without the support and cooperation of our pastors and lay people. How very thankful we are to the Lord for the spirit of unity among our brothers and sisters in Christ.

Our Executive Committee and Examining Committee are working together to develop a format that would help our Examining Committee in ratifying the credentials of a minister coming into the Quarterly. We certainly would appreciate your prayers in this matter.

In July, one of our faithful and loved ministers, Bro. Marion Pettus, passed away. We miss hearing his hearty "Good mornings!" at our meetings. Continue to pray for his widow, Mrs. Norma Pettus. Also pray for the Shady Grove Church as they seek God's direction for a pastor. On Saturday, October 7, 2000 at the Bethel Church, our quarterly voted to petition the Cumberland Association and ask that Mrs. Norma Pettus begin receiving funds from the Superannuation Board. We are also encouraging each church within the Cumberland to receive a special love offering on behalf of Mrs. Pettus.

Our officers for the coming year are:

Moderator: R. Randall Riggs :

Assistant Moderator: Randy Corn

Clerk: Mary Crutcher

Treasurer: Barry Simpson

Worship Leader: Dwayne James

Lord willing, we will meet on the following dates:

January 13, 2001 at Bethlehem FWB Church.

April 14, 2001 at Covenant FWB Church

July 7, 2001 at First FWB, Springfield

October 6, 2001 at Friendship FWB Church

Respectfully submitted,
R. Randall Riggs, NQ Moderator

SOUTHERN QUARTERLY REPORT

The Southern Quarterly of the Cumberland Association met four times this past year. We have a total of twenty-three churches in our quarterly. Some of our meetings entailed a pretty good drive for some of us. One of them was in Manchester and the other was in Smyrna.

Our moderator was Larry Montgomery. He left Tennessee to pastor in Georgia. The quarterly elected Dr. Roger Reeds to complete Bro. Montgomery's term. Dr. Reeds has been reelected to serve this coming year.

One of our programs featured the new director of the Cumberland Youth Camp, Jerry Whitworth. Recently, Cliff Donoho shared about the new church he is beginning in the Priestlake area. He said they would petition us for membership at our next meeting.

Pray for our quarterly meeting. Visit us when you can. We always have a time of food and fellowship after each meeting.

Respectfully submitted,
Dr. Roger Reeds, SQ Moderator

SOUTH CENTRAL QUARTERLY REPORT

This was a good year for the South Central Quarterly. Major efforts for the cause of Christ include the following.

We sponsored a quarterly wide Bible College day on April 30, 2000 with a Bible College speaker in all of our churches. An offering was received in each church for Free Will Baptist Bible College.

The Charles McNeese Memorial Scholarship was awarded to the third recipient. The fund now has a principal balance in excess of \$10,000.

It was our privilege to again be a "Friend of Camp" in 2000.

During the last year, we have continued to support the Tennessee State Association and the Superannuation Board on a quarterly basis.

This year the South Central Quarterly decided to focus on a continuing education program for our churches. November 13, 1999 we hosted a workshop presented by Dr. Robert Picirilli teaching basic Free Will Baptist doctrine. On February 12, 2000, Keith Kenemer from Evangelical Training Association

presented a seminar on "Growing a Dynamic Sunday School." Both seminars were very well attended by our member churches.

In March 2000 the South Central Quarterly sponsored an all day youth rally. It was also well attended by member churches.

In an effort to enhance information and communication, we published our first issue of the Accord. This is the quarterly newsletter for the South Central Quarterly.

In January 2000 we lost our dear brother, Jesse Meade, to a sudden illness. In love of Christ and honor of this dear brother, we established the Jesse Meade Scholarship Fund at Free Will Baptist Bible College. At the time of this writing, there is approximately \$6,000 in this fund. Our goal is to raise \$10,000. The scholarship will be awarded on an annual basis.

As our annual mission effort, we held a gospel singing and dinner on August 26, 2000. We raised over \$2,000 for Two Rivers Free Will Baptist Church in Clarksville. The funds were used to purchase a sound system for the church. The South Central Quarterly continues to have a wonderful spirit of unity and cooperation. By God's grace, we hope to accomplish great things for Him in the coming year.

Respectfully submitted,
Rev. Derek Bell, Moderator
Caron Moore, Clerk-Treasurer

WESTERN QUARTERLY REPORT

The Western Quarterly has had four very blessed meetings during this millennium year. Our fellowship has been especially encouraging; in light of the times we live in. The joy of serving in unity is a great thing!

We have had three pastoral changes and one church has an interim pastor in place. We have not completed our Don Sexton Walk-a-Thon results yet. We are confident that we will break our goal of \$15,000. Bro. Bob Baggett has done an excellent job, leading 95% of our churches to participate.

We are planning a community wide Youth Revival with Brian Bowerman of Arkansas. The dates are November 6-9, 2000. The theme will be the "Freedom to Be Right." It is sponsored by and held at United FWB Church and Christian Academy in Dickson. Please pray that there will be a great impact upon the area youth and churches. We welcome your young people and youth workers to participate.

Our officers for the coming year reflect some changes.

Moderator: Paul Sitton
Asst. Moderator: Eddie Hopkins
Clerk: Gwen Minniehan
Asst. Clerk: Debbie Elliott
Treasurer: Milton Heath

I have been blessed to serve as moderator of this great quarterly for most of my tenure in Tennessee. I am thankful for the many friends that this privilege has afforded me and my wife to make. Pray for the Western Quarterly to be blessed and be a blessing!

Respectfully submitted,
James L. Carrington, Moderator
Eric Brown, Assistant Moderator

CUMBERLAND FOREIGN MISSIONS REPORT (A Partial Report)

I have been thrilled, excited and so blessed by the response from our churches for the 2000 Walk-a-Thon. The response has been really awesome. We have had children, new converts, pastors and people of all ages to get excited over doing something for our missionaries. We have had some great fellowship while walking together. Some churches not only walked but also had car washes, yard sales, and took up special offerings.

In 1999 we had 13 of 16 churches to participate and raised \$11,575.00. This year of 2000 we have had all 16 churches participate....100% participation! TO GOD BE THE GLORY! Our money is still coming in. We set a goal of \$15,000 in the Western Quarterly. I believe we will have at least \$17,000 or more. This was not accomplished by accident. I do not believe God's work is ever accomplished by accident. We did it together. We did it on purpose.

Our quarterly is scattered out over three counties: Dickson, Humphreys, and Stewart. It took time to get to all of them. I want to thank our moderator, Bro. James Carrington, our new moderator, Bro. Paul Sitton, all other pastors, walkers, and sponsors for their help. It has been great working with them.

It has been my pleasure and a real blessing to have been a part of the Western Quarterly Foreign Missions Walk-a-Thon. I just love it when a plan comes together!

Respectfully submitted,
Bro. Bob Baggett
Coordinator for the Don & Billie Sexton
Walk-A-thon for the Western Quarterly

PETITIONS AND REQUESTS REPORT

The Executive Committee made a motion that the churches of the Cumberland Association be encouraged to receive a special love offering for Sister Norma Pettus to help erase the financial debt at the unexpected death of her husband, Bro. Marion Pettus. Love offerings should be sent to the treasurer of the Cumberland Association.

The Western Quarterly and the United Free Will Baptist Church in Dickson have invited the Cumberland Association to meet with them in October 2001 for next year's meeting.

Respectfully submitted,
Kent Barwick James Black
Ralph Hampton Terry Forrest

REGISTRATION AND FINANCE

Ministers:	47	Deacons:	4
Delegates:	8	Visitors:	10
		TOTAL:	69

We received an offering of \$161.00.

Respectfully submitted,
Barry Simpson Bob Baggett Stanley Outlaw

SUPERANNUATION REPORT

October 1999 - September, 2000

Balance Forward	\$ 2,212.84
Receipts	9,455.94
Total	\$11,668.78

DISBURSEMENTS:

Postmaster (stamps)	\$ 33.00
4 Recipients @\$125.00 x 8 months	4,000.00
4 Recipients @\$150.00 x 4 months	2,400.00
Total Disbursements	\$6,433.00

RECAP:

Total to Account For:	\$11,668.78
Total Disbursed	6,433.00
BALANCE 9/30/00	\$ 5,235.78

DETAIL OF RECEIPTS:

Cumberland Assn.	\$ 1,749.28
Individual Churches	7,705.82
Total Received	\$ 9,455.10

TRUST ACCOUNT with FWB FOUNDATION:

Beginning Balance	\$ 4,904.22
Interest	286.04
Balance 9/30/00	\$ 5,190.26

GUIDELINES FOR SUPERANNUATION BOARD

I. Qualified Recipients

- A. Pastors and Evangelists
- B. Widows of Pastors and Evangelists
- C. Other full-time Church Workers

Any minister of retirement age, who has served, and has participated in the presbytery of the Cumberland Association within the previous 10 years, may request consideration for monthly assistance if his Social Security benefit is below the State of Tennessee Department of Human Resources level for financial assistance for a single-person household regardless of his other resources.

II. Eligibility Requirements to receive funds

A. Minimum of five (5) years service in the Cumberland Association.

Three (3) categories of longevity to be considered in distributing the funds:

1. 5 - 10 years
2. 11 - 15 years
3. 16 years and above

The Superannuation Board is to determine the amount to be disbursed to individuals in each category, based upon the Tennessee Department of Human Services annual guides for eligibility for financial assistance. (This information is available from all local offices of the Tennessee Department of Human Services and should be obtained annually by the Superannuation Board.) In 1998, the criteria for determining state financial assistance (NOT Social Security) were: a 1-person household may have income of \$855.00 per month from all sources, or a 2-person household may have income of \$115.00 per month from all sources and be eligible for state assistance. Also, recipients may have no more than \$2000.00 in a banking institution without affecting eligibility for assistance.

III. Informing the Board

*Pastors of local churches within the Cumberland Association should assume the responsibility of petitioning the Board on behalf of anyone eligible to receive funds from the Board.

IV. Responsibilities of the Board

A. To organize the Board and elect officers

1. Chairman
2. Assistant Chairman
3. Secretary/Treasurer

B. To establish specific levels of financial assistance to eligible recipients.

C. To establish and maintain accurate financial records and minutes of each meeting of the Board.

D. The Board members are to report to their individual Quarterly meetings each quarter.

E. Follow the guidelines set forth in our Constitution under THE DUTIES OF THE SUPERANNUATION BOARD.

CUMBERLAND CAMP REPORT

Past Year Statistics *544 summer campers*

58 salvation decisions
8 answered the call for God's will
scores of camper rededications
10,472 meals served during summer camp
34 additional retreats and camps during the year

Physical Plant Improvements

Additional restroom added in Dining Hall
Happy Hills Hilton added for staff housing and Ministerial care program
Renovation of playground bath house (in progress)
Renovation of Caretaker Cabin (in progress)
Addition of fryer in the Kitchen
Additional benches for campfire seating
Outdoor swings
Hwy. 79 camp sign (in progress)
Donation of passenger van

Personnel

General Director: Rev. Jerry Whitworth
Kitchen Manager: Debbie Whitworth (p.t.); 3 kitchen staff
Maintenance: Charles Francen (p.t.)
College Counselors: 8
Over 400 volunteer staff

Present Needs

3x5 or 4x4 2-wheel trailer
4 wheel ATV
Walk-in freezer
Keyboard or GOOD piano
Small propane tank
WORKERS: painters, plumbers, electrician,
block layer,
Concrete finisher, paper hangar, leaf raking

Planned Improvements

New 'lodge' type building is in the development stage. This building will meet the following NEEDS:
Worship Center (250 seats)
Small group retreats
Multiple group use of camp

Summer Staff housing
Increase dining hall space
Classroom and conference room
Couples retreats
Indoor rainy day activities
Office space
Increased recreation space
The worship center will be named in honor of Rev. Marion Pettus.

Practical Means of Payment

1 giving	\$20,000	
10 giving	10,000	
20 giving	5,000	
30 giving	2,000	
40 giving	1,000	
TOTAL that would be raised:		\$320,000

Our plans are to build as the money comes in, probably in three phases.

The camp has prospered financially this year. This is due to churches putting the camp in their budgets; the faithful giving of Friends of Camp; the countless hours of volunteer labor; the increased use of the facilities; and God's grace to provide a place for kids.

Respectfully submitted,
Jerry Whitworth
Cumberland Camp Director

Letter of Thanks

Dear Cumberland Association Family,

How can we ever express to you our gratitude for all the cards, phone calls, visits, and prayers during the loss of our loved one?

We were so touched by the many friends that came by the funeral home and attended the funeral. Our family from out-of-state was overwhelmed by the out-pouring of love that was shown. His sister said, "Marion was really a rich man. You can tell by all the friends that he had."

We appreciate all your support during the years we were at the camp. Without this support, YOUR Cumberland Camp would not be what it is today. Marion loved to visit with all the churches in the Cumberland. He felt the best way to promote the camp's ministry was to take the camp directly to all the churches.

Once again, we could not possibly thank you enough for all that you have done. May the Lord bless you all as you continue to support the work.

In Him,
Norma Pettus
James and Karen Walker
David and Melissa Pettus
and families

CUMBERLAND DISTRICT WOMEN ACTIVE FOR CHRIST

The 80th annual session of CDWAC (Cumberland District Women Active for Christ) met at East Nashville FWB Church on Saturday, August 26, 2000. The theme for the day was "Open Doors, Open Windows". Missionaries June McVay and Patsy VanHook were the featured speakers telling of their unique opportunities to share the gospel with people in Spain and France. June told about her opportunities to witness to her Spanish tutor and her work in the "Coffee and Something More" evangelistic events. Patsy emphasized that Buddhism is the fastest growing religious group in France. Delegates gave an offering of **\$216.24** to be divided between the McVay and VanHook accounts. Seventeen (17) **different auxiliaries** were represented with **88** in attendance. The delegates recognized Anne Worthington and Myrtle Reeds for their work in our district as secretary and field worker. Each lady was presented with a beautiful silver pin. A special monetary gift was also given to WNAC in their honor.

Two (2) **groups** petitioned for membership: the reorganized Bethel FWB Women Active for Christ with 18 charter members and the Pleasant Hill FWB Women Active for Christ with 9 charter members.

Twenty-two (22) **auxiliaries** reported with dues paid for **251 members**. The Cumberland District women contributed **\$20,505.96** to the cause of Christ for the year.

A **memorial service** was held in memory of ten (10) women who had gone to be with the Lord during this past year. The plan of work was adopted which covers all ministries of our denomination. A nominating committee was appointed to report at the 2001 convention.

Delegates were urged to attend the Tennessee State Meeting which will meet at the Donelson Fellowship in Nashville on November 15th. Steve Lytle and June McVay are the featured speakers. A special box luncheon is being planned.

Respectfully submitted,
Elizabeth Hodges,
CDWAC President

OBITUARY REPORT

NORTHERN QUARTERLY

Mike Simpkins Ashland City

Willie Owen Bethel

Bryant Wilson Head's

Ruth Winters

Elizabeth Watts

G. W. Hunter

Mattie Mae Knox

Martin Walker

Eula Drake New Hope

Ray Perry

Albert Capps Oakland

Thelma Capps

E. J. Barnett Oaklawn

Mike Carter

Marshall Perry

Robert Watts

Florence Parker Olivet

Mary Delph

Luster Jackson

Glen Albright Shady Grove

Marth Burkhead

Carline Felts

Marion Pettus

Johnny Goff West End

SOUTHERN QUARTERLY

Eric Van Kluyve Donelson

Alma Medley Partin First, Manchester

Lee Darnell Richland

Charles Daughtery

Lela Harris

Mabron Broadway	Sylvan Park
Tiny Broadway	

Gracie Hunt	West Nashville
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Don Wisdom	Woodbine
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Eunice Minnis	Victory
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SOUTH CENTRAL QUARTERLY

Janie Stephens	Faith
----------------	-------

Regina Dunaway	First, Murfreesboro
----------------	---------------------

Charles Bailey	Flatwoods
----------------	-----------

Reba Lee	Loyal Chapel
----------	--------------

Louise Thompson

Ewell Simmons

Marie Mullins

Docia Lawrence

WESTERN QUARTERLY

Carlene Wallace	Brandon's Chapel
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Ray Lemons	Carlisle
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Charlie Milliken	Dunbar Chapel
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Joe D. Hinson, Sr.	First, Dickson
Deon Fossie	

Moetta Warbritton	First, Waverly
Imogene Heidt	
Annie Blue	

Malcolm Owens	Miller's Chapel
---------------	-----------------

Imogene Hester	Pleasant Hill
----------------	---------------

Thelma Collier	Pleasant Ridge
----------------	----------------

Inez Mayberry Rock Springs
Walter Albert
Forrest Ruffin

Emma Jean Selph Scott's Chapel
Dorothy Wiegger
Eugene Daniel

Julia Haliburton Stoney Point

Charlene Garner United

Mae Story Victory

Respectfully submitted,
Eddie Hopkins Wayne Wagner
Derek Bell Stan Coker

RESOLUTION COMMITTEE REPORT

1. Be it resolved that we give Sister Pettus a love offering of \$500.00 from the treasury.
2. Be it resolved that we give the Ashland City Free Will Baptist Church a rising vote of thanks for their gracious hosting of the Cumberland Association.

Respectfully submitted,
Ronald Mashburn
Billy Walker
Eric Brown

NOMINATING COMMITTEE REPORT

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

Executive Committee

Moderator - Jon Justice

Assistant Moderator – Stan Coker

Clerk - Eddie Hodges

Assistant Clerk - Duane James

Treasurer - E. B. McDonald

Foreign Missions:

Ronald Mashburn (2004)

Youth Camp:

Barry Simpson (2003)

Bill Evans (2003)

Stan Coker (2003)

Superannuation:

Vernon Barker (2002)

Ed Gragg (2004)

Steve Swango (2005)

Respectfully submitted,

Steve Swango

Wallace Hayes

TREASURERS REPORT
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS
 October, 1999 – September, 2000

Bank Balance - 10/1/99 \$2,272.28

RECEIPTS:

Northern Quarterly Dues	\$1,595.00	
Southern Quarterly Dues	1,450.00	
Western Quarterly Dues	980.00	
South Central Dues	475.00	
Offering - 10/10/98	156.50	
Donelson Church	2,137.37	
Northern Quarterly Unified	2,353.04	
Calvary Church	107.96	
Refund on NC Flood Victim		
Gasoline Gift	100.00	
TOTAL:		\$9,354.87

EXPENDITURES:

Cumberland Camp	\$2,248.35	
Cumberland Superannuation Board	713.74	
Cumberland Home Missions	183.23	
Foreign Missions	(HOLDING)	
Tennessee State Association	732.91	
F.W.B. Children's Home	-0-	
Tennessee State Nat'l Assoc. Dues	4,160.00	
Tennessee State Assoc. Delegate Fee	20.00	
Clerk's Expenses	34.75	
Minute Books (1997-98)	406.38	
Minute Books (1998-99)	406.88	
Flowers for Bro. Pettus' Funeral	75.00	
Treasurer's Fee (1998-99)	100.00	
Clerk's Fee (1998-99)	200.00	
NC Flood Victims' Offering		
and Gasoline Gift	356.75	
Walk-a-Thon Expenses	195.00	
TOTAL:		\$9,832.99

Bank Balance (9/30/00) \$1,794.16

Respectfully submitted,
 E. B. McDonald, Treasurer

QUARTERLY CLERKS

Northern

Mary Crutcher
4454 Mt. Sharon Rd.
Greenbrier, TN 37073
615-384-5975

South Central

Caron J. Moore
104 Creekside Dr.
Columbia, Tn. 38401
931-540-0954

Southern

Darrell Holley
207 Watts Circle
Nashville, TN 37209
615-352-3465

Western

Gwen Minniehan
2292 Hinton Rd.
Southside, TN. 37171
931-387-2493

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	24	7	22	16	69
Churches reporting	15	7	18	15	55
City Churches	6	4	19	5	34
Rural Churches	11	3	3	11	28
full-time Ministers	10	4	18	10	42
part-time Ministers	5	3	6	6	20
Ordained Ministers	17	10	77	18	122
Licensed Ministers	3	2	9	2	16
Ordained Deacons	39	13	48	44	144
Membership	1981	615	2,486	984	6,066
Baptisms	84	25	51	42	202
Members Added	47	41	103	30	221
Members lost	42	44	27	36	219
Churches w/h Budget	10	3	13	3	29

Value of Churches and Parsonages:

Northern: \$3,862,500
South Central: \$(not reported)

Southern: \$8,265,000
Western: \$3,970,000
Total: \$16,097,500

Churches Income:

Northern: \$527,729.59
 South Central: \$259,273.00

Southern: \$666,158
 Western: \$349,967.53
 Total: \$1,803,127

	N	SC	S	W	TOTAL
Parsonages	10	1	6	6	3
Day Cares	1	0	2	1	4
Kindergartens	1	0	1	1	3
Christian Schools	0	0	1	1	2
S.S. Enrollment	796	279	1897	703	3,675
Bible Institutes	1	0	0	0	1
C.T.S.					
Enrollment	161	0	150	90	401
W.N.A.C.					
Enrollment	141	20	106	87	354
M.M.					
Enrollment	18	12	30	25	85

NORTHERN QUARTERLY

Moderator
 Randall Riggs
 1007 Settlers Crossing
 Joelton, TN 37080
 615-746-2404

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

CHURCH

Ashland City FWB
 100 W. Elm St.
 Ashland City, TN 37015
 615-792-5118

PASTOR

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

CLERK

Miss Edith Perry
 109 Elizabeth St.
 Ashland City, TN 37015
 615-792-4460

Bethel FWB
 2400 Mosely Ferry Rd.
 Ashland City, TN 370
 615-307-9389

Rev. Terry Forrest
 1101 Kimbrough Rd.
 Ashland City, TN. 37015
 615-792-7202

Mrs. Marilyn Justice
 1990 Neptune Road
 Ashland City, TN. 37075
 615-307-3693

Bethlehem FWB
 1709 Hwy 12 N
 Ashland City, TN. 37015
 615-792-4428

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

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

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

Rev. Jon Justice
5315 Sango Rd.
Clarksville TN. 37043
931-358-9335

Judy Ray
1850 Southside Rd.
Southside, TN. 37171
931-387-2147

First FWB
811 16th Ave. E
Springfield, TN 37172
615-384-4061

Rev. Rodney Stafford
305 Grace St.
Springfield, TN 37172
615-384-0648

Mrs. Marjorie Crutcher
3826 Old Coopertown Rd.
Springfield, TN 37172
615-384-4061

Friendship FWB
2388 Bearwallow Rd.
Ashland City, TN 37015
615-792-7953

Rev. Cecil Boswell
1101 Murff Acres Rd.
Ashland City, TN 37015
615-792-6744

Mrs. Gladys Cagle
3011 Bearwallow Rd.
Ashland City, TN 37015
615-792-4957

Good Springs FWB
2330 Good Springs Rd.
Pleasant View, TN 37146
615-746-3734

Rev. Bill Johnson
607 Harris Drive
Pleasant View, TN 37146
615-746-4045

Mrs. Cathy Corlew
3243 Pace Road
Clarksville, TN 37043
931-362-3918

Harper Road FWB
7130 Harper Road
Joelton, TN 37080
615-876-4993

Rev. Blaine Rogers
7130 Harper Road
Joelton, TN 37080
615-299-0440

Debbie Green
P.O. Box 99
Joelton, TN 37072
615-876-0899

Heads FWB
3128 Heads Church Rd.
Cedar Hill, TN 37032
615-746-5565

Rev. Wayne Wagner
3156 Heads Church Road
Cedar Hill, TN 37032
615-746-5565

Mrs. Bonnie Balthrop
P.O. Box 639.
Pleasant View, TN. 37146
615-746-3400

Hendersonville FWB
179 New Shackle Island Rd.
P.O. Box 879
Hendersonville, TN 37075
615-824-3760

Rev. Eddie Hodges
105 Lynhurst Circle
Hendersonville, TN 37075
615-822-4960

Mrs. Ruby Sanschargin
121 Brookside Drive
Hendersonville, TN 37075
615-824-0398

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

Rev. Gerald Prior
1150 Moss Bennett Rd.
Pleasant View, TN 37146
615-792-4934

Ms. Betty Broz
1000 Greenbrier Road
Ashland City, TN 37015
615-792-4934

Mt. Zion FWB
2025 Blue Springs Rd.
Joelton, TN 37080
615-746-3750

Rev. Gene Parton
1701 S. Walker Rd.
Pleasant View, TN 37146
615-746-3693

Faye Clouse
7306 Old Clarksville Pk.
Joelton, TN 37080
615-746-3729

New Hope FWB
1285 New Hope Road
Joelton, TN 37080
615-746-5403

Rev. Barry Simpson
1019 Drewwood Ct.
Joelton, TN 37080
615-746-3389

Mrs. Charri Lindsay
2032 Copper Kettle Cir.
Pleasantview, TN 37146
615-746-2063

Oakland FWB
6326 Carney Road
Whites Creek, TN 37189
615-299-9654

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

Rosalie C. Kelsey
539 Brooksboro Terrace
Nashville, TN 37217
615-361-7880

Oaklawn FWB
1281 Oaklawn Road
Chapmansboro, TN 37035
615-746-5175

Rev. Randall Wright
1280 Oaklawn Road
Chapmansboro, TN 37035
615-

Marian P. Hunter
1445 Oaklawn Road
Chapmansboro, TN 37035
615-746-8077

Oakwood FWB
2551 Church Lane
Woodlawn, TN 37191
931-645-4318

Rev. Randy Kinnick
2551 Church Lane
Woodlawn, TN 37191
931-645-4318

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

Olivet FWB
3363 Rossview Road
Clarksville, TN 37043

Rev. Willard McCarroll
2911 Jack Teasley Road
Pleasant View, TN 37146
615-382-0101

Mr. Danny McGregor
4400 McGregor Rd.
Adams, TN 37010-9143
931-485-2417

Pardue Memorial FWB
1895 Memorial Drive
Clarksville, TN 37043
931-648-0459

Rev. Len Scott
1891 Memorial Drive
Clarksville, TN 37043
931-552-4824

Sherry Bagwell
7811 N. Hinton Rd.
Clarksville, TN 37043
931-362-3889

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

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

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

Portland FWB
115 Old Westmoreland Rd.
Portland, TN 37148
615-325-3300

Rev. Steven Pierce
113 Old Westmoreland Rd.
Portland, TN 37148
615-325-8935

Tammy Civils
340-B Fountain Head Rd.
Portland, TN 37148
615-325-9099

Shady Grove FWB
4367 Shady Grove Road
Clarksville, TN 37043

No Pastor

Mrs. Bonna Smith
5100 Edwards Lane
Clarksville, TN 37043
931-362-3129

Shady Lawn FWB
2410 Canton St.
Hopkinsville, KY 42240

Rev. David Davis
4458 Mt. Sharon Road
Greenbrier, TN 37073
615-384-9212

Mrs. Martha Davis
4458 Mt. Sharon Rd..
Greenbrier, TN. 37073
615-384-9212

Trinity FWB
4450 Smallhouse Road
Bowling Green, KY 42104
502-781-5254

Rev. Rod Goodman
4450 Smallhouse Rd.
Bowling Green, KY 42104

Pam Smith
1104 Greathouse Road
Bowling Green, KY 42104

West End FWB
5152 Hwy. 49 W
Springfield, TN 37172
615-384-5687

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

Teresa Lewis
208 Blackpatch Drive
Springfield, TN. 37172
615-384-0400

SOUTHERN QUARTERLY

Moderator
Dr. Roger Reeds
6409 Alessio Road
Joelton, TN. 37080
615-315-9125

Clerk
Darrell Holley
207 Watts Circle
Nashville, TN 37209
615-352-3465

CHURCH
Blue Springs FWB
1327 Mooresville Pk.
Columbia, TN 38401
931-381-5305

PASTOR
Unknown

CLERK
Lynn Woodard
270 Carters Creek Pk.
Columbia, TN 38401
931-381-3164

Calvary FWB
4988 Edmondson Pk.
Nashville, TN 37211
615-832-6039

Rev. Wallace Hayes

Karen Hayes
4802 Citrus Dr..
Nashville, TN 37211
615-331-2647

Cofer's Chapel FWB
3915 Franklin Road
Nashville, TN 37204
615-298-9288

Interim- Rev. Eugene Waddell
401 Foothill Dr..
Nashville, TN 37217
615-361-5137

Julie Steele
215 Star Blvd.
Madison, TN 37115
615-860-9240

Corner Stone
1516 Saddle Dr.
Murfreesboro, TN. 37130

Dr. James H. Cox Jr.
2120B Bracey Circle
Joelton, TN. 37080

Diana J. Cox
2120B Bracey Circle
Joelton, TN. 37080

Cross Timbers FWB
201 Cross Timbers Dr.
Nashville, TN 37221
615-646-0515

Rev. Paul Harrison
866 Highland Crest Dr.
Nashville, TN 37221
615-356-3580

Mary E. Aakre
6811 Williamsport Ct.
Nashville, TN 37221-1200
615-352-6729

Donelson FWB
210 McGavock Pk.
Nashville, TN 37214
615-871-4769

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

Sherry Anderson
3210 McGavock Pk.
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615-871-4769

East Nashville FWB
210 South 10th St.
Nashville, TN 37206
615-262-9507

Fellowship FWB
2518 Una Antioch Pk.
Antioch, TN 37013
615-833-5170

Franklin FWB
810 Del Rio Pk.
Franklin, TN 37064
615-794-7452

Goodlettsville FWB
942 South Dickerson Rd.
Goodlettsville, TN 37070
615-859-0436

Grace FWB
4905 Tennessee Ave.
Nashville, TN 37209
615-297-3255

Horton Heights FWB
6727 Charlotte Pk.
Nashville, TN 37209
615-352-2030

La Vergne FWB
185 Mason Cr.
La Vergne, TN 37086
615-793-2484

Madison FWB
P.O. Box 532
Madison, TN 37115
615-865-9056

Manchester FWB
721 Spring St.
Manchester, TN 37355
615-728-0783

Richland FWB
650 Westboro Dr.
Nashville, TN 37209
615-356-4977

Rev. Fred Hall
2320 Riverside Dr
Nashville, TN 37216
615-226-9762

Interim R.J. Clark
2518 Una Antoch Pk.
Antioch, TN 37013
615-832-8065

Rev. Kevin Riggs
149 Arsenal Dr.
Franklin, TN 37064
615-790-3229

Rev. Paul Hopson
1706 Meadowbrook Dr.
Springfield, TN 37172
615-384-9604

Rev. Jamie Allen
4511 Georgia Ave.
Nashville, TN 37209
615-292-8348

Rev. Terry Eagleton
688 Pinnacle Hill Rd.
Kingston Springs, TN 37082
615-952-3063

Rev. Steve Marcum
122 Cedar Ridge Dr.
La Vergne, TN 37086
615-459-5426

Pastor unknown

Rev. Tim Blakney
721 Spring St.
Manchester, TN 37355
615-728-0259

Rev. Stan Coker
6308 Edsel Dr.
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615-352-7049

Joe Hampton
1844 Fox Chase Dr.
Goodlettsville, TN 37072

Debbie Sensing
520 Bluewater Dr.
Nashville, TN 27217
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Kellie Boucher
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Pegram, TN 37143
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Janice Hopson
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Denita Starnes
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Nashville, TN 37209
615-356-6870

Gloria Saulsgiver
4011 Nebraska Ave..
Nashville, TN 37209
615-297-1285

Jill Kinney
424 Randall Ln..
La Vergne, TN 37086
615-73-9770

Katherine Miles
820 Dupont St.
Madison, TN 37115
615-868-5824

Mary Carter
211 Cherry St.
Manchester, TN 37355

Gina Taylor
638 Westboro
Nashville, TN 37209
615-356-5560

Smyrna FWB
P.O. Box 665
Smyrna, TN 37167
615-355-6919

Rev. Billy Walker
983 Everett Dr.
Smyrna, TN 37167
615-220-1585

Mildred M. Daniel
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Murfreesboro, TN 37130
615-895-4392

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4701 Wyoming Ave.
Nashville, TN 37209
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Trinity FWB
Old Dickson Rd & Lowes Ln.
Nashville, TN 37072
615-859-3412

Rev. Frank Owens
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Antioch, TN 37013
615-399-7895
Dr.. Roger Reeds
6409 Alessio Rd.
Joelton, TN 37080
615-876-9045

Diane Bell
6423 Futura Dr.
Nashville, TN 37209
615-356-1153
Nancy Spain
5452 Lickton Pk.
Goodlettsville, TN 37072
615-876-3065

Victory FWB
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Springfield, TN 37172
615-696-2147

Rev. Thurman Page
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Springfield, TN 37172
615-384-8010

Sue Starks
5538 Clinard Rd.
Springfield, TN 37172
615-384-6802

West Nashville FWB
5600 Pennsylvania Ave.
Nashville, TN 37209
615-350-8569

Interim Dean Campbell
1006 Cherokee Ct.
Joelton, TN. 37209
615-350-8569

Clerk Unknown

Woodbine FWB
2204 Foster Ave.
Nashville, TN 37210
615-254-7589

Rev. Stanley Outlaw
112 Settlement Cr.
Brentwood, TN 37027
615-837-3740

Eugene Workman
1408 Ravenna Ct. N.
Antioch, TN 37013
615-366-0573

SOUTH CENTRAL QUARTERLY

Moderator
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1913 Sugar Maple Drive
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931-381-6338

Caron Moore
104 Creekside Dr.
Columbia, TN. 38401
931-540-0954

CHURCH
Berean FWB
P.O. Box 778
Fairview, TN 37062
615-799-9573

PASTOR
Rev. Eric Hurst
7106 Horn Tavern Rd.
Fairview, TN 37062
615-673-0302

CLERK
Tina Jordan
7101 White Oak Dr., SE
Fairview, TN 37062
615-799-8237

Crossroads FWB
2170 Fall River Road
Leoma, TN 38468
No Phone

Rev. Ronald Mashburn
4 Ward Road
Loretto, TN 38469
931-853-6868

Margie Kobeck
1003 Fall River Road
Lawrenceburg, TN 38464
931-762-5726

Faith FWB
1611 Nashville Hwy.
Columbia, TN 38401
931-381-4812

Rev. Mark Mayhew
2013 Hutton Dr.
Nashville, TN 37201
615-254-3556

Pauline Wilson
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Columbia, TN 38401
931-388-8523

First FWB - Murfreesboro
1205 Sulphur Springs Rd.
Murfreesboro, TN 37129
615-890-7238

Rev. David Humphrey
2861 Sunnyview Dr.
Murfreesboro, TN 37129
615-896-8981

Jeanette Barnes
2046 Sugartree Dr.
Murfreesboro, TN 37129
615-893-1551

Flatwoods FWB
26 South Park Grove Road
Lawrenceburg, TN 38464
931-766-0828

Rev. Steve Swango
1605 Sundown Drive, Apt. A
Lawrenceburg, TN 38464
931-766-3776

Amelia Smith
604 9th Street
Lawrenceburg, TN 38464
931-762-5229

Loyal Chapel FWB
109 E. 17th St.
Columbia, TN 38401
931-388-6672

Rev. Kent Barwick
1525 Frye Road.
Columbia, TN 38401
931-388-8444

Virginia Davis
118 Skyview Dr.
Columbia, TN 38401
931-381-7562

New Life FWB
1001 Easy Ave.
Lewisburg, TN 37091
931-270-0380

Rev. Derek Bell
1913 Sugar Maple Drive
Lewisburg, TN 37091
931-381-6338

Missy Bell
1319 Mooresville Pk.
Columbia, TN 38401
931-381-6338

WESTERN QUARTERLY

Moderator
Rev. Paul Sitton
1212 Beverly Hill Dr.
Clarksville, TN. 37040
931-645-2964

Clerk
Gwen Minniehan
2292 S. Hinton Rd.
Southside, TN. 37171
931-387-2493

CHURCH

PASTOR

CLERK

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

Rev. Paul Sitton
1212 Beverly Hills Dr.
Clarksville, TN 37040
931-645-2964

Mrs. Sandra Selph
152 Antioch Rd.
Bumpus Mills, TN 37028
931-232-7520

Carlisle FWB
Rt. 1
Dover, TN 37058

Rev. Jeff Isaacs
3705 Richland Ave.
Nashville, TN. 37205

Mrs. Debbie Elliott
1022 Mobley Lane
Erin, TN 37061
931-289-4891

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

Rev. Greg Tyson
2449 Hwy. 46
Indian Mound, TN 37079
931-232-4435

Mrs. Bonnie Walker
206 Wildcat Creek Rd.
Indian Mound, TN 37079
931-232-4169

First Dickson FWB
Hwy. 96, Box 63
Dickson, TN 37055
615-446-8900

Rev. Eddie Thomas
500 Holt Road
Dickson, TN 37055
615-446-8495

Mrs. Ellen Albright
513 Church St.
Dickson, TN 37055
615-446-4076

First McEwen FWB
40 Locust St.
McEwen, TN 37101

Rev. Gary Lovitt
25 Sunset Dr.
McEwen, TN. 37101
931-582-8545

Mr. Joe Edwards
2945 Trace Creek Rd.
McEwen, TN 37101
931-582-6012

First Waverly FWB
708 East Main St.
Waverly, TN 37185
931-296-2731

Rev. Eddie Hopkins
205 Hillhaven Dr.
Waverly, TN 37185
931-296-4162

Mrs. Lola Hopkins
205 Hillhaven Dr.
Waverly, TN 37185
931-296-4162

Hurricane Chapel FWB
Rt. 3, Box 274B
McEwen, TN 37101
931-582-6552

Rev. Tim Farris
150 Beth St.
McEwen, TN 37101
931-582-7628

Mrs. Linda Sutton
128 Tummins Rd.
McEwen, TN 37101
931-582-3936

Millers Chapel FWB
3510 Bowker Road
Charlotte, TN 37036
931-789-4372

Rev. James Black
4309 Southside Road
Southside, TN 37171
931-387-2120

Mrs. Gwen Minniehan
2292 Hinton Rd.
Southside, TN 37036
615-387-2493

Oak Grove FWB
1535 Greenwood Rd.
Charlotte, TN 37036

Rev. Chris Moody
1535 Greenwood Rd.
Charlotte, TN 37036
615-789-4360

Pam Wells
650 Oak Flat Rd.
Charlotte, TN 37036
615-789-9208

Pleasant Hill FWB
800 Blue Creek Lane
Dover, TN 37058

Rev. Eddie Young
Frank Earhart Rd.
Dover, TN 37058
931-232-5596

Barbara Griffin
823 Bumpus Mills Rd.
Dover, TN 37058
931-232-4082

Pleasant Ridge FWB
Old Blacktop Rd.
McEwen, TN 37101

Rev. Ricky Vaughn
Rt. 1, Box 332
Vanleer, TN 37181
615-763-2039

Mrs. Christine Wallace
3004 Old Blacktop Rd.
McEwen, TN 37101
931-582-3375

Rock Springs FWB
1484 Hamble Road
Charlotte, TN 37036

Rev. Max Cunningham
1484 Hamble Rd.
Charlotte, TN 37036
615-489-6120

Debbie Christy
500 Mayberry Rd.
Charlotte, TN 37036
615-789-5754

Scott's Chapel FWB
660 Scott's Chapel Road
Cumberland City, TN 37050

Rev. Artist Waynick
Box 333
Vanleer, TN 37181
931-764-2461

Mrs. Sharon Vanzant
660 Scott's Chapel Road
Cumberland City, TN 37050
931-827-2367

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

Rev. Tommy Street
1324 Yellow Creek Rd.
Dickson, TN. 37055
615-446-4999

Mrs. Linda Williams
2526 Center Point Rd.
Cumberland Furnace, TN 37051
615-219-3385

United FWB
784 Hwy. 46 S.
Dickson, TN 37055
615-446-0322

Rev. James Carrington
970 Pomona Rd.
Dickson, TN 37055
615-446-5276

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

Victory FWB
175 Paradise Lane
Waverly, TN 37185
931-296-9409

Rev. Roy Gann
265 High Street East
McEwen, TN. 37101
931-582-8738

Mrs. Sheila Burns
488 Callahan Dr.
New Johnsonville, TN 37134
931-535-3630

DELEGATES TO THE TENNESSEE STATE MEETING

(It was approved by the body for the moderator to appoint delegates at the State Meeting to represent the Association)

FOREIGN MISSIONARIES FOR THE CUMBERLAND ASSOCIATION

The Bobby Aycocks.....Brazil
The Kenneth Eagletons.....Ivory Coast
The Jerry Gibbs'.....France
The Tom Hugheses.....Brazil
The Donnie McDonalds.....Japan
The Sam McVays.....Spain
The Clint Morgans.....Ivory Coast
The Bobby Pooles.....Brazil
The Steve Riggs'.....France
The Jeff Turnboughs.....Spain

RETIRED MINISTERS OF THE CUMBERLAND ASSOCIATION

Rev. H.C. Beasley

Rev. Thomas Hornburger

Rev. Carl Wilson

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Emma Craft

Mrs. Sidney Henry

**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, \$60.00; 50-99, \$65.00; 99-199, \$70.00; 200 and above, \$75.00.

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 Association 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, or ordain and set them apart for 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 I 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 exclusions 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 forgoing 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 operation 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 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
- 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

- To provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists.
To evangelize and seek to win each camper to the Lord Jesus Christ.
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 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 Lord's Day in October, 1867 as a standing decorum, though subject to revision by 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 16, 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

CUMBERLAND PRESBYTERY REPORT

October 21, 2000

The Presbytery of the Cumberland Association met Saturday, October 21, 2000 at the Ashland City FWB Church. The meeting was called to order at 2:45 p.m. by the moderator, Rev. Wallace Hayes. We sang "Blessed Assurance". Rev. Terry Walsh led us in prayer. The moderator read II Timothy 4:1,2. The reports from the Examining Committees of the quarterly meetings were given by:

Northern Quarterly:	Rev. Jon Justice
Southern Quarterly:	Rev. Billy Walker
South Central Quarterly:	Rev. Ronald Mashburn
Western Quarterly:	Rev. James Carrington

The treasurer's report was given and accepted by the body.

A motion was made and seconded to give Sister Norma Pettus from the Cumberland Association Presbytery funds. The motion was voted on and passed.

We stood and had prayer in memory of Bro. Marion Pettus, Bro. Jesse Meade, Bro. Edward Leroy Dozier, Jr. and Bro. Eugene Daniels who have gone to be with the Lord this past year.

We were given a report on the service to recognize those who served among us for over 60 years. The service and reception was held on November 13, 1999 at Free Will Baptist Bible College. Those honored were Rev. Robert Crawford, Rev. L. C. Johnson, Rev. Raymond Riggs and Rev. Homer Willis. The expenses for this service were \$875.19.

Motion was made and seconded to accept the report of the special committee. A committee of five will meet to plan the direction for the Cumberland Association Presbytery. The committee will consist of the chairman of each quarterly Examining Committee along with the clerk of the Cumberland Presbytery.

Motion was made and seconded that this committee meet on February 23, 2001 at 10:00 a.m. at Free Will Baptist Bible College. The motion carried.

Motion was made and seconded to pay the lunch meal for those who attend the special meeting at the Bible College. The motion carried.

Nominations were made for officers for the coming year:

Moderator: Wallace Hayes
Asst. Moderator: Harold Harrison
Clerk/Treasurer: Billy Walker

Each one was elected. Motion was made to adjourn. Carried. We were dismissed in prayer by Bro. Ronald Mashburn.

Respectfully submitted,
Billy B. Walker, Clerk

REPORT OF THE SPECIAL COMMITTEE

In view of the general decline of interest of the Cumberland Presbytery, we recommend that an open forum meeting of ministers and deacons of the Cumberland Association in order to develop a broader consensus for the direction and objective of the Cumberland Presbytery. We encourage the time and place of this meeting be set by this body while in session today. A possible date is February 23, 2001.

Respectfully submitted,
Leroy Forlines Harold Harrison
Ralph Hampton Ronald Mashburn
Jon Justice Wallace Hayes

NORTHERN QUARTERLY REPORT

The Examining Committee of the Northern Quarterly met four (4) times during the past year. The following actions were taken:

Letters of Recommendation:
Danny Thompson—Vernon Association, Alabama
Billy Barlow—Central Florida Association
Charles Powell—Martin Association, Georgia

Ratification of Credentials:
Jerry Whitworth—Cumberland Camp General Director
Bill Brown—Member of Portland FWB
Randall Wright—Pastor, Oaklawn FWB

Ordination:
Shane Carter—Hendersonville FWB
Jon Forrest—Bethel FWB

Respectfully submitted,
Jon Justice Gene Parton
Bill Johnson Len Scott
Randy Kinnick

SOUTH CENTRAL QUARTERLY REPORT

SOUTHERN QUARTERLY REPORT

The Examining Committee met four (4) times during the year and made the following recommendations:

That the following be received as ordained ministers:

Tom Dooley from Porter Association, Ohio
Owen Gainey from Polk Bayou Association, Arkansas
Tom McCullough from Wolverine Association, Michigan
Steve Lytle from Blue Ridge Association, North Carolina
James Forlines from Polk Bayou Association, Arkansas

Granted letters of good standing to the following:

Brandon Bell to Northeast Mississippi Association, Mississippi
Paul Creech to Georgia Union Association, Georgia

Examined for ordination: Richard J. Clark, Fellowship FWB, Antioch

Respectfully submitted,

Wallace Hayes, Chairman
Stan Coker
Paul Harrison

Billy B. Walker, Clerk
Walter E. Gragg

WESTERN QUARTERLY REPORT

The Western Quarterly Presbytery met once, interviewing on minister, Bro. Tommy Street, who assumed the pastorate of Stoney Point FWB Church. We are awaiting a letter of good standing from the Appalachian Association of Tennessee. We have issued a written test for ordination to a candidate from Hurricane Chapel FWB Church. It has not been completed and returned.

Respectfully submitted,

James L. Carrington, Moderator
Eddie Hopkins James Black
Greg Tyson Eric Brown

**CUMBERLAND ASSOCIATION PRESBYTERY
TREASURER'S REPORT**

March 1, 2000 – September 30, 2001

Due to the lack of any available records from the 1999 sessions until March 1, 2000, I can only give the report of the funds in the bank at the time I received the materials from the former clerk.

Checking Account:

Transferred Balance – March 1, 2000.....\$4,012.41

DISBURSEMENTS:

Check Order \$ 13.06

Postage \$ 99.00

Envelopes and Paper \$ 10.00

Total Disbursements.....

...\$ 122.06

ENDING BALANCE September 30, 2000\$3,890.35

REPORT FOR 60 YEARS OF SERVICE

Expenses:

Pioneer Caterers-Reception.....\$ 660.00

Lewis Letterworks – Programs..... 116.34

C.A. Thigpen-Corsages.\$44.00,

Folders.\$10.85, Videos...\$44.00 98.85

TOTAL EXPENSES..... \$ 875.19

(The above expenses for this service were paid out of the funds before March 1, 2000)

Respectfully Submitted,

Billy B. Walker, Clerk/Treasurer

CUMBERLAND PRESBYTERY DIRECTORY

Robert L. Baggett	615-446-2688	112 Brook Dr., Dickson, TN 37055
Jim Baker	615-865-9056	P.O. Box 532, Madison, TN 37115
Vernon Barker	615-746-5341	1289 New Hope Rd., Joelton, TN 37080
Kent Barwick	931-388-8444	1525 Frye Rd., Columbia, TN 38401
James E. Black	931-387-2120	4309 Southside Rd., Southside, TN 37171
Tim Blakney	931-728-0783	721 S. Spring St., Manchester, TN 37355
Billy Brown	615-367-6101	3300 Township Rd., Antioch, TN 37013
Eric L. Brown	615-789-1043	1135 Hayshed Rd., Dickson, TN 37055
Dean R. Campbell	615-746-5269	1006 Cherokee Ct. Joelton, TN. 37080
James L. Carrington	615-446-5276	970 Pomona Rd., Dickson, TN 37055
Jeff Caudill	615-876-5076	312 Jayme Mika Ct., Joelton, TN. 37080
Charley Carmack	615-365-1361	521 Glenpark Dr. Nashville, TN. 37217
Richard (R.J.) Clark	615-832-8065	2518 Una-Antioch Pk. , Nashville, TN. 37013
Stan Coker	615-352-7049	463 Annex Ave., Nashville, TN 37209
Randy Corn	615-792-4428	1713 Hwy. 12 N., Ashland City, TN 37015
David Crowe	615-361-8279	3001 High Rigger, Nashville, TN 37217
Max Cunningham	615-844-5081	3606 West End Ave. Nashville, TN. 37205
Terry W. Eagleton	615-352-2030	688 Pinnacle Hill, Kingston Springs, TN. 37087
William W. Evans	615-399-1271	3141 Goodwin Dr., Nashville, TN 37217
Tim Farris	931-582-7628	150 Beth St., McEwen, TN 37101
Milton Fields	615-746-6318	2116 Bracey Circle, Joelton, TN 37080
Leroy Forlines	615-292-8709	3801 Rolland Rd., Nashville, TN. 37205
Terry Forrest	615-792-1202	1101 Kimbrough Rd., Ashland City, TN. 37015
Randal K. Fosse	618-993-5733	2600 S. Carbon, Marion, IL. 62929
Roy Gann	931-582-8738	P.O. Box 518, McEwen, TN. 37101
Bill Gardner	615-360-6534	3428 Timber Trail, Antioch, TN 37013
Paul J. Gentuso	615-874-3436	417 Wellington Square, Nashville, TN 37214
Michael Gillock	615-792-2916	100 W. Elm St., Ashland City, TN 37015
Walter E. Gragg	615-885-3986	294 Clovernook Dr., Nashville, TN 37210
Clayton Hampton	931-920-2198	3862 Man O War, Clarksville, TN. 37042
Larry Hampton	615-360-9434	3101 Country Way Rd., Antioch, TN 37013
Ralph C. Hampton	615-356-3187	5614 Meadowcrest Ln. Nashville, TN 37209
Roy W. Harris	615-834-7808	300 Elysian Fields, Nashville, TN 37211
Paul Harrison	615-646-0515	201 Cross Timbers Dr. , Nashville, TN 37221
Wallace R. Hayes	615-758-4886	5000 Edmondson Pike, Nashville, TN 37211
Robert C. Hill	615-453-0090	5395 Woods Edge Dr., Lebanon, TN 37090
Eddie Hodges	615-822-4960	105 Lynhurst Circle, Hendersonville, TN 37075
Tom Hughes	Missionary	P.O. Box 5002, Antioch, TN 37011
Joe L. Hurst	931-358-2477	1733 Riverhaven, Adams, TN 37010
Bill Johnson	615-746-4045	607 Harris Dr., Pleasant View, TN 37146
Jon Justice	931-358-9335	5315 Sango Road, Clarksville, TN 37043
Carlos B. Kelsey	615-746-6340	105 Jennifer Ln., Joelton, TN. 37080
M. Randall Kinnick	931-648-4328	2551 Church Ln. Woodlawn, TN. 37191

Ray Lewis 615-731-5407
Steve Lindsay 615-746-2063
John Lindsley 615-325-9755
Alton Loveless 615-361-3896
Gary Lovett 931-582-8545
Steve Lytle 615-367-4368

Tom Malone 615-299-8693
Ronald Mashburn 931-853-6868
Willard McCarroll 615-382-0101
E.B. McDonald
Maxie Milliken 931-232-4444

Vic Neuenschwander 615-672-8610

Stanley Outlaw 615-837-3740
Frank Owens 615-399-7895

Gene Parton 615-746-3693
Steve Phillips 615-646-0791
Robert E. Picirilli 615-297-0183
Stephen Pierce 615-325-8935
Bobby Poole Missionary

Roger C. Reeds 615-876-9045
Kevin Riggs 615-790-3229
R. Randall Riggs 615-746-2404
Daneil Blane Rogers 615-876-4993

Paul Sitton 931-645-2964
Frank Slaughter 931-552-3521
Ronnie Smith 615-384-1927
Tommy Street 615-446-4999
Steven Swango 931-766-3776

Chales A. Thigpen 615-297-0327
Jonathan N. Thigpen 630-462-1793
Eddie Thomas 615-446-8495
Shane Thompson 931-728-0783
Bert Tippet 615-844-5243

Ricky Vaughn 931-764-2039

R. Eugene Waddell 615-361-5137
Wayne Wagner 615-746-5565
Billy B Walker 615-220-1585
Artest Waynick 615-764-2461
J. Dale Weaver 615-391-0671
Terry R. Welsh 615-254-6781
Jack Williams 615-731-6812
Robert E. Woodard 615-646-4093
Eugene Workman 615-366-0573
Don Worrell 615-746-0029
Melvin L. Worthington 615-367-4505

Eddie Young 931-232-5596

4132 Highlander Ct. Antioch, TN. 37013
2032 coper Kettle Cir., Pleasant View, TN. 37146
331 Reed Street, Portland, TN 37148
1008 Ainsworth Circle, Antioch TN 37013
190 Wilson, McEwen, TN. 37101
3308 Timber Trail, Antioch, TN. 37013

6921 Old Hickory Blvd., Whites Creek, TN 37189
4 Ward Rd., Loretto, TN 38469
2911 Jack Teasley Rd., Pleasant View, TN. 37146
1015 Sunrise Circle, Ashland City, TN 37015
1201 Lee Hollow Rd., Indian Mound, TN 37079

7866 Melton Rd., White House, TN 37188

112 Settlement Ct. Brentwood, TN. 37027
940 Blue Mountain Ln., Antioch, TN. 37013

1701 Walker Road, Pleasant View, TN 37146
532 Bellevue Rd., Nashville, TN 37221
301 Greenway Ave., Nashville, TN 37205
113 Old Westmoreland Rd., Portland, TN 37148
P.O. Box 5002, Antioch, TN. 37011

6409 Alessio Rd., Joelton, TN 37080
149 Arsenal Dr., Franklin, TN 37064
1007 Settlers Crossing, Joelton, TN. 37080
7130 Harper Rd., Joelton, TN. 37080

1212 Beverly Hills Dr., Clarksville, TN 37040
2120 Powell Rd. Clarksville, TN. 37040
5154 Hwy. 49 W. Springfield, TN. 37172
1324 Yellow Creek Rd. Dickson, TN. 37055
1605A Sundown Dr. Lawrenceburg, TN. 38464

3508 Murphy Rd. Nashville, TN. 37205
304 N. Scott St. Wheaton, Il. 60187
500 Holt Rd. Burns, TN. 37029
721 S. Spring St. Manchester, TN. 37355
3606 West End Ave., Nashville, TN 37205

2090 Williamson Bridge Rd., Vanleer, TN. 37181

401 Foothill Dr., Nashville, TN. 37217
3156 Heads Church Rd., Cedar Hill, TN 37032
983 Everett Dr., Smyrna, TN 37167
2120 Williamson Branch, Vanleer, TN 37181
2635 Paddle Wheel Dr., Nashville, TN. 37214
90A Glenrose Ave. Nashville, TN. 37210
P.O. Box 5002, Antioch, TN 37011
8934 Old Charlotte Pk., Pegram, TN 37143
1408 Ravenne Ct. N., Antioch, TN 37013
1386 Old Clarksville Pk., Pleasant View, TN 37146
P.O. Box 5002 Antioch, TN 37011

800 Blue Creek Lane, Dover, TN 37058

RETIRED MINISTERS

Jimmie Brown	615-298-1310	3628 Central Ave., Nashville, TN. 37215
Robert Crawford	615-792-4947	1017 Sunrise Cir., Ashland City, TN. 37015
Ronald Creech	615-352-0836	6565 Marauder Dr. Nashville, TN. 37209
Harold D. Harrison	615-361-4550	2551 Edge O Lake Dr., Nashville, TN. 37217
L. C.. Johnson	615-352-9077	P.O. Box 90761, Nashville, TN. 37209
E. B. McDonald	615-792-5529	1015 Sunrise Cir., Ashland City, TN. 37015
D. L. Sharp	615-353-1384	6215 Henry Ford Dr. Nashville, TN. 37209
Robert L. Shockley	615-746-3498	3520 Thomasville Rd. Chapsmansboro, TN. 37035
Rolla Smith	615-646-8138	8724 Sawyer Brown Rd. Nashville, TN. 37221
Homer E. Willis	615-352-9362	P.O. Box 50560, Nashville, TN. 37205

LICENSED MINISTERS

<i>Bethel</i>	<i>First, Dickson</i>	<i>Loyal Chapel</i>	<i>Franklin</i>
Jon Forrest	Jonathan Lieupo	Michael Hutton	Greg Ham
			Tim Keener
<i>Hurricane Chapel</i>	<i>Mt. Zion</i>	<i>Richand</i>	<i>Sylvan Park</i>
Keith Buchanan	Brad Ryan	Greg Davis	David Weeks

DEACONS IN GOOD STANDING

<i>Ashand City</i>	<i>Bethe</i>	<i>Bethlehem</i>	<i>Brandon's Chapell</i>
Kingley Forbes	Eddie Bowman	Henry Elliott	Robert Castile
Greg Horton	Barney Hicks	Eric Thomsen	Thomas Selph
	Gilbert Justice	Clyde White	
	Jerry Milon		
	Robert Moseley		
<i>Cofer's Chapel</i>	<i>Covenant</i>	<i>Crossroads</i>	<i>Cross Timbers</i>
Jimmie Carter	Milburn Proctor	Ray Barnes	Johnny Carter
Buddy Gailey		Mark Glass	Greg Ketterman
Clarence Lewis		Thomas Kobeck	Ron McPherson
Thurman Pate		Phillip Springer	Henry Morgan
Larry Perry		Bret Stout	
Tom Sass			
Wayne Steel			

<i>Fellowship</i> Rob Conley Joel Sensing Jim Vallence Delbert Wood	<i>First, Dickson</i> Billy Albright Bobby Ellis Thomas Hayes Sam Johnson Howard Lankford Lee Vestal	<i>First, Mc Ewen</i> Kenneth Ross	<i>Heads</i> David Blades Lynn Bracey James Gower Gary Head James Walker
<i>Hemdersonville</i> Louis Asbell Bobby Moore Frank Sanschargin Jimmy Toombs	<i>Loyal Chapel</i> Troy Bowers Bobby Dye Buck Price	<i>Franklin Community</i> Fred Adams Eric Bouche Phil Davis	<i>Good Springs</i> Wilbur Ellis Wayne Felts Keith Hogue Wayne Hunter Robert Nicholson
<i>Hurricane Chapel</i> Hiram Gentry Frankie Tummins Lonnie Tummins Jr.	<i>Miller's Chapel</i> Tony Davis Rufus Jenkins Thomas Minniehan	<i>Oakland</i> Arnold W. Simpkins	<i>Oakwood</i> Franklin Burkhart Elbert Lehman Jr. Michael Minniehan
<i>Portland</i> Bill Brown Frank Elkins Haron White	<i>Mr. Zion</i> Gayle Collins Bobby Jackson Cecil Perry Philip Shearon	<i>Pleasant Hill</i> Oaklas Dennis Cecil Everhart Freeman Everhart Arthur Lewis Bobby Page Randy Wallace Eddie Woodall	<i>Pleasant Ridge</i> Randy Beacham Wilbur Deck Leo Johnson
<i>Scotts Chapel</i> Raymond Pully Mickial Vanzant	<i>Stoney Point</i> Herbert Hassel Glenn Singleton David Williams	<i>Sylvan Park</i> Bobby Cowan Jason Bell Mike Bell	<i>Trinity</i> Bailey Lee John Perry Warren Owenby Jeff Vincent
<i>United</i> Greg ByBee Jim Dudley Don Garner Duane Hayes	<i>Victory</i> Jim Foster	<i>West End</i> Kenny Horton Louis Seay	<i>West Nashville</i> Howard B. Pinkerton
<i>Woodbine</i> Fred Bartrom Timothy Britton Jess Cunningham James Presley			

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

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.

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

As soon as licensee feels that his 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 entering a call to a church.

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.

The Candidate is required to pass an oral examination administered by the Committee.

The Committee will report to the candidate on whether he passed or what area he may additional study in.

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

A.. The discipline committee shall consist of the moderator, clerk, chairman, or his representative from each of the Quarterly examination committees. 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 guideline 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, stationary, minutes of meetings and for defraying of necessary traveling and mailing expenses, and other needs 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 is 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 Clovernook Drive, Nashville, Tennessee 37210; Julian King, 1621A Russell Street, Nashville, Tennessee 37206; Tom Minnihan, 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 insure to the benefit of any individual, except for reasonable allowances for compensation of services actually rendered. In the event of the dissolution or the liquidation of this corporation, all of its remaining assets and property of every nature and description, if any, shall be paid over and transferred to a corporation, fund, or foundation which is qualified for exemption from taxation as an exclusively charitable or educational corporation, fund or foundation.

14. The general powers of this corporation will be:

- (a) To sue or be sued by the corporate name;
- (b) To promote the objects for which the corporation was created, and to this end, to receive any gift, devise or bequest; to hold any personal or real property, or to sell same and apply the proceeds toward the promotion of the objects of the corporation.
- (c) To borrow money to be used in payment of property bought by it, and for erecting buildings, making improvements, and for other purposes germane to the objects of its creation, and secure the repayment of the money thus borrowed by mortgage, pledge, or deed of trust, upon such property, real, personal or mixed, as may be owned by it; and it may, in like manner, secure by mortgage, pledge, or deed of trust, any existing indebtedness which it may lawfully have contracted;
- (d) To do any and all things in furtherance of the purposes of the corporation not prohibited by law.

15. This corporation is not to have members.

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

I, the undersigned, hereby apply to the State of Tennessee for a charter on 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
My Commission Expires _____

Notary Public

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 is 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 with 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.

