

**MINUTES & ANNUAL REPORTS
OF THE
158TH SESSION
OF THE
CUMBERLAND ASSOCIATION
OF
FREE WILL BAPTISTS**



**October 20, 2001
United FWB Church
Dickson, TN
Rev. John Gibbs, Host Pastor**

**The 159th Session will meet
October 19, 2002 at
Woodbine FWB Church
Nashville, TN**

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**The 158th Session of the Cumberland Association
of Free Will Baptists
October 20, 2001**

**United Free Will Baptist Church
784 Hwy. 46 S. Dickson, TN. 37055
Pastor John Gibbs 615-446-0322**

Theme: "and yet there is room" Luke 14:22

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

9:00 A.M. - Welcome to Ashland City, Pastor John Gibbs
Response and Prayer – Dr. Roger Reeds

Devotion – Rev. Wayne Wagner

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. Derek Bell
Western Quarterly - Rev. Paul Sitton
 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 – Rev. Bobby Poole

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

1:30 P.M. - Rev. Tom McCullough

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 159th session will be hosted by the Southern Quarterly, October 19, 2002 at the Woodbine Free Will Baptist Church in Nashville, TN.**

***Don't Forget the Tennessee State Meeting at First Free Will Baptist Church in Mountain City, TN, November 12th- 14th, 2001.**

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

DIRECTORY OF THE ASSOCIATION

Moderator: Rev. Jon Justice

3397 Marrast Dr. Clarksville, TN 37043 (931) 358-9335

Assistant Moderator: Rev. Paul Harrison

201 Cross Timbers Drive . Nashville, TN. 37221 (615) 646-0515

Clerk: Rev. Eddie Hodges

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

Assistant Clerk: Rev. Dwayne James

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

Treasurer: Rev. Wayne Wagner

1018 Key Way Dr. Pleasant View, TN. 37146 (615) 746-4546

Northern Quarterly Moderator: Rev. Randy Riggs

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

Southern Quarterly Moderator: Rev. Stan Coker

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

South Central Quarterly Moderator: Rev. Robert W. Wells

604 Maynard Lane Columbia, TN. 37401-8900 (931) 388-5530

Western Quarterly Moderator: Rev. Eddie Hopkins

205 Hill Haven Dr. Waverly, TN. 37185 (931) 296-4162

BOARDS OF THE CUMBERLAND ASSOCIATION

FOREIGN MISSIONS

Randall Bracey (2002)

Terry Eagleton (2003)

Ronald Mashburn (2004)

Bob Baggett (2005)

SUPERANNUATION

Vernon Barker (2002)

Herbert Hassell (2003)

Ed Gragg (2004)

Steve Swango (2005)

Eddie Hopkins (2006)

YOUTH CAMP

Kent Barwick (2002)

Barry Simpson (2003)

Chris Moody (2004)

Bob Baggett (2002)

Bill Evans (2003)

Clayton Hampton (2004)

Wallace Hayes (2002)

Stan Coker (2003)

Dwayne James (2004)

TREASURERS TO WHOM FUNDS ARE SENT

Children's Home:	90 Stanley Lane	
Dr. James Kilgore	Greeneville, TN 37743	423-639-9449

Foreign Missions:	P.O. Box 5002	
Mr. Robert Conley	Antioch, TN 37011-5002	615-731-6812

FWBBC:	3606 West End Ave.	
Mr. Tom Sass	Nashville, TN 37205	615-844-5000

National Association of Free Will Baptists	P.O. Box 5002	
Dr. Melvin Worthington	Antioch, TN 37011-5002	615-731-6812

State Home Missions:	1018 Key Way Dr.	
Rev. Wayne Wagner	Pleasant View, TN 37146	615-746-4546

Cumberland Youth Camp	2193 Happy Hill Acres Rd.	
Rev. Jerry Whitworth	Woodlawn, TN 37191	931-647-5111

Tennessee State Association	4132 Highlander Ct.	
Rev. Ray Lewis	Antioch, TN. 37015	615-731-5407

Superannuation:	3397 Marrast Dr.	
Rev. Jon Justice	Clarksville, TN. 37043	931-358-9335

Cumberland Association:	1018 Key Way Dr.	
Rev. Wayne Wagner	Pleasant View, TN 37146	615-746-4546

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	7½%
Tennessee Home Missions Board	7½%
Cumberland Association	10%
Cumberland Superannuation	15%
Cumberland Youth Camp	30%
TN State Association	30%
TOTAL	100%

PROCEEDINGS

Brother Jon Justice introduced Pastor John Gibbs who welcomed us to the United FWB Church, Dickson, TN. Brother Stan Coker delivered the response and thanked the people for coming. The theme for the meeting was "and yet, there is room" Luke 14:22.

MORNING DEVOTION-9:00 P.M.

Brother Coker introduced song leader Brother Dwayne James who lead us in the song, "What A Day To Be". Brother Wayne Wagner who brought the morning devotion.

Brother Wagner related the September 11th tragedy with the coming of the Lord. The Lord's coming will be a surprise and unexpected by the world. Brother Wagner noted unless there is a revival in this country we who believe in Jesus Christ will be in trouble. He then read John 14:1-5 "Let not your heart be troubled". If you know me you should have known the Father. When the world sees us they should see Jesus in us.

Brother Wagner said, "It is not enough to believe in God. We have a lot of people who believe in God but do not know Jesus Christ. We need a revival. In Acts 3, Peter and John went into the temple to pray and met the lame man. In Acts 4:10 It was declared that by Jesus the man was made whole. Acts 4:12 Jesus is the only way. We have to bring Jesus Christ as the central focus of our ministry. Acts. 26:14-18 The Bible is clear that there is no other way to God but by Jesus Christ.

Brother Wagner concluded his message by saying, "We have the beautiful picture of God's love in Jesus Christ. Jesus Christ must be place back in the center of our country."

MORNING BUSINESS - 9:30 P.M.

Brother Jon Justice called the business meeting to order by asking all the ordained the minister deacon and delegates to stand. A motion was made, seconded and carried to seat the delegates. The moderator appointed the Committee on Committees. The Executive Committee report was read and approved

The motion came from the Executive Committee to approve a \$500. gift in memory of Brother Robert Crawford. The motion was moved, seconded and approved. Brother Derek Bell brought the Committee on Committee report. It was presented and approved by the body.

Brother Randy Riggs brought the Northern Quarterly report. The report was motioned and seconded and approved. Brother Roger Reeds gave the Southern Quarterly report. The report was motioned and seconded and approved. Brother Derek Bell gave the South Central report. The report was motioned and seconded and approved. Brother Paul Sitton gave the Western Quarterly report. The report was motioned and seconded and approved.

Brother Jon Justice gave the Superannuation Report. A motion and seconded to received it and it was approved. Brother E. B. McDonald came and gave the Treasurer's Report. A motion and seconded to receive the report and it was approved. Brother Jon Justice honored Brother McDonald , who is retiring , with a plaque and a cane and a gift certificate to Ryan's Restaurant

Brother Bob Baggett gave a partial report of the Cumberland Foreign Mission for the Western Quarterly. It was moved and seconded and approved. Brother Jerry Whitworth gave the Cumberland Camp report It was moved and seconded to receive the report.

Dr. Charles Thigpen gave greetings from the Tennessee Promotional State Office. He also gave greetings from Brother Jack Taylor for Free Will Baptist Family Ministries expressing thanks for the giving during the recent flooding. Dr. Thigpen expressed a desire to get the funds in for the National Association that will be gathering in Memphis this next July. He reminded us of the state meeting which will gather in Mountain City, TN. Nov. 12th-14th.

MORNING WORSHIP-11:00 A. M.

Brother Dwayne James led the opening song "I Am Resolved". He asked Dr. Charles Thigpen to lead in prayer. Brother Stan Coker welcomed us to the service. An offering was taken Brother John Gibbs brought the special music "No One Ever Cared For Me Like Jesus" Brother Coker introduced Brother Bobby Poole whom he noted had served along with his wife, Geneva for 41 years in Brazil. Brother Bobby Poole brought to us the morning message. Brother Poole related that 16 churches have their own property. Brother Poole preached on Luke 14:15-24 . He reminded us, "A parable is an earthly story with a heavenly meeting" and that there is one central truth in a parable. The nation of Israel as a whole rejected the Messiah reached out to the publicans and sinners.

He probed us with the question, "Is there room in your church for growth?"

If we fail to go and reach people for Jesus, we have failed God. Go and keep on going. Jesus gave us one prayer request, Pray ye the Lord of the harvest that He will send forth laborers into the harvest. Paul was not disobedient to the heavenly vision God had given to him (Acts 26:19) of taking the gospel to all whom God sent him to.

AFTERNOON DEVOTIONAL - 1:00 P.M.

Brother Dwayne James led the body in the song, "Bring Them In". Moderator Justice introduced Brother Tom McCullough to bring the afternoon devotional.

Brother McCullough made the point from Luke 14:22 that, "Where there is love there is room". The 2nd theme was those who think they have an inside track would find they have no room because of their excuses. Yet there is room for all who will trust. He gave us 4 truths from the passage to think about.

1. The condition for entering into this kingdom is unchanging. It is by grace through faith.

2. Neither race ethnicity or gender have anything to do with God's grace.

3. We see that one's former condition has not excluded one from the kingdom of God.

4. There will always be room; the great "whosoever" is a proof.

I trust in our understanding there is still room at God's table for more people.

Are we giving the Father's invitation to every person? For where there is love there is room.

AFTERNOON BUSINESS - 2:00 P.M.

Brother Jon read a thank you note from sister Norma Pettus. Brother Justice mentioned the annual dues are \$10.00 for the Cumberland, \$10.00 for the State, \$50.00 for the National. \$ 5.00 for those in the brackets over that amount.

Eddie Hodges gave the Cumberland District Women Active for Christ for President Elizabeth Hodges It was motioned and seconded and approved to receive the report as information.

Brother Gary Lovett came and gave the report of the Tennessee Home Mission report. Brother Wayne Wagner shared about raising money to help pay for buildings and land purchased by the mission board. A motion, second and approve of the report.

It was moved that the Moderator have the power to appoint delegates to the State meeting. This was seconded and approved.

Brother Terry Eagleton came and gave a report for the Foreign Mission work. He shared that Tennessee is number one in Foreign Mission giving. He mentioned Mr. Forlines and Brother Gragg will be leaving Monday to travel to Russia.

Dr. Thigpen brought a word for the Free Will Baptist Bible College. He mentioned Brother Matt Pinson was selected as the new President. Brother Thigpen

challenged the quarterly meetings to give money to help the college.. He mentioned the need for more students and ask everyone to pray for the school.

Brother Derek Bell gave the Obituary Report and received some notices from the floor. It was moved to receive the report and offer a time of prayer led by Brother Ralph Hampton in memory of these and prayers for their families.

Petition and Requests given by Greg Tyson that the Woodbine FWB Church be the meeting place for the 2002 Cumberland meeting. A motion seconded and approved. Brother Wayne Wagner gave the Registration and Finance Report. It was motioned seconded and approved. Brother Randy Kinnick gave the Resolutions Report.

There were two resolutions.

A motion was approved to give a rising vote of thanks to the United Church in Dickson for the gracious hosting of the Cumbeland meeting.

The motion to change the Cumberland meeting from Saturday to Tuesday was discussed. It was motioned and seconded and discussion followed. Dr. Thigpen offered a substitute motion for the executive committee to study the change over the next year. Randy Riggs seconded the motion and this motion was approved.

Brother Wallace Hayes brought the Nomination Committee Report. It was motioned, seconded, and approved to elect the board members by acclamation.

The executive members were elected for the following year are:

Jon Justice - Moderator

Paul Harrison - Assistant Moderator

Eddie Hodges - Clerk

Dwayne James - Assistant Clerk

Wayne Wagner - Treasurer

Motion to Adjourn was made it was seconded and passed at 2:58 P.M.

EXECUTIVE COMMITTEE REPORT

The Cumberland Executive Committee met at 7:00 p.m. on August 21, 2001 at the Hendersonville Free Will Baptist Church in Hendersonville, TN. Members present were Jon Justice, Dwayne James, Randy Riggs, Roger Reeds, Paul Sitton, and Eddie Hodges.

Jon Justice called the meeting to order at 7:02 p.m. Brother Paul Sitton opened the meeting in prayer. The purposes of the meeting were to review the associational year and to plan the 158th session. The session this year will convene at the United Free Will Baptist Church in Dickson, TN.

It was suggested that a mission emphasis be the focus of the gathering this year. The theme "and yet, there is room." was chosen from Luke 14:22.

The speakers selected for the meeting were: Wayne Wagner for the 9:00 devotional; Bobby Poole for the 11:00 message. Tom McCullough for the 1:30 devotional. Alternates were also chosen. Dwayne James was chosen as music coordinator.

In other business the following items were discussed. The committee received a letter of resignation from Brother E.B. McDonald. A motion was

made by Brother Sitton and Brother Reeds to receive Brother McDonald's resignation with reluctance but with great appreciation. It was approved. A replacement was discussed. A motion was made by Randy Riggs and 2nd by Roger Reeds to contact possible candidates to be presented to the nominating committee for the office of treasurer.

The moderator ask Brother Riggs and Brother Reeds to come up with a way to express our appreciation for Brother McDonald's faithful service.

It was noted that financial reports needed to be submitted by the Superannuation Board and the Camp Board to the executive committee. These reports need to be reviewed by the executive committee and included in the annual minutes.

A motion was made that the committee recommend to the Association that Brother Robert Crawford be memorialized with a gift to the Free Will Baptist Bible College Legacy Fund in the amount \$500.00 in appreciation to God for his life and his work. Randy Riggs made the motion. It was seconded by Roger Reeds. The motion was approved.

A motion was made to receive the Treasurer's report as information. This was motioned by Roger Reeds and seconded by Dwayne James. The motion was approved.

It was noted that the moderators of the quarterlies serve as the committee on Committees. A motion was made to adjourn by Dwayne James and seconded by Paul Sitton. This motion was approved and the meeting adjourned at 8:45 p.m.

Respectfully submitted,
Eddie Hodges
Cumberland Association Clerk

REPORT OF COMMITTEE ON COMMITTEES

REGISTRATION AND FINANCE

Wayne Wagner
Frank Owens
Gary Lovett
Ronald Mashburn

PETITIONS AND REQUESTS

Ronnie Smith
Stanley Outlaw
Greg Tyson

OBITUARY

David Outlaw
Terry Eagleton
Derek Bell
Eddie Hopkins

NOMINATING

Rodney Stafford
Wallace Hayes
James Black
Doug Dickey

RESOLUTIONS

Randy Kinnick
Eddie Thomas

Respectfully Submitted,
Randy Riggs
Stan Coker
Derek Bell
Paul Sitton

NORTHERN QUARTERLY REPORT

The past year has been a good year for the Northern Quarterly. As usual, our meetings have been a time of praise and encouragement. In addition to our Quarterly meetings, the pastors have met monthly for a time of fellowship. This time of laughing sharing, and praying has been a great blessing to all!

Over 100 pastor, deacons, laymen, and their wives met with us at the Bethel FWB church for our annual Christmas Dinner. Joyful Praise!, the ministry choir from Pleasant View Christian School entertained us with both Christian and secular Christmas carols. Every one had a great time!

Our 19th annual rally for Free Will Baptist Bible College was held Sunday, February 25th. The College Choir presented the program, My Utmost for His Highest. This was by far the best rally we have had in recent years. Our heart were stirred and moved by the message in song. This years offering was over \$43,000.00. Since our first rally in 1982, our Northern Quarterly churches have given close to \$350,000.00 to the Bible College. This has been possible only through the cooperation of our pastors and churches. At the rally, we paid special tribute to one of our pastors, Brother Wayne Wagner, who retired/resigned. He served as our Moderator for 12 years and pastured the Heads FWB Church for 18 years. In honor of his faithful ministry, we presented him with a plaque and two gift certificates. We thank the Lord for Brother Wayne Wagner and his wife, Maxine.

Also in February, our teens had a week-long teen revival. Five different churches hosted the meeting on different nights. The meeting was well attended, and many decisions for salvation and commitment were made by our your people.

One of our pastors, Brother Barry Simpson, had the honor and privilege of going to Russia with Brother Leroy Forlines in March of 2001. At our April meeting, Brother Simpson reported on his trip. Our hearts were thrilled to hear what God is doing in Russia.

Our joint school, Pleasant View Christian School, is doing well under the godly leadership of Wayne Patton. Enrollment this year is at a record high! With a faculty staff and students of over 500 in the school every day, we are literally bursting at the seams! Pray with us that God will give Mr. Patton, Mr. Steve Parks and the school board, need wisdom for the future ministry of the school.

Our state will be hosting the National Association of Free Will Baptists in July of 2002. That means we will be responsible for some of the expense. To help defray some of the costs of the National Association, and in response to Dr. Thigpen's request, the NQ voted to give our July and October offerings to the Tennessee State Office. Many of our Churches have given \$200.00 in addition to those offerings. We encourage each Quarterly and every church to do what they can to help underwrite this expense.

Our executive Committee and Examining Committee worked hard to develop guidelines for examining and ratifying the credentials of ministers and deacons. While the guidelines are not perfect, they will enable our

Examining Committee to better carry out their responsibilities of examining new ministers. It would be good if all our Quarterlies had a uniform format for the ratifying of credentials, and the examining and disciplining of ministers and deacons. If your Quarterly is interested in reviewing our format, we would be happy to give you a copy.

Brother Randy Kinnick and the Oakwood Church have developed a Hispanic ministry in the Woodlawn area. As a result of his vision, our Executive Committee is seeking direction from the Lord about establishing a cross-cultural ministry in our area. Pray with us concerning this ministry.

While the NQ has been able to accomplish is because of God's blessings upon us and because of His servants. Servants like: Vernon Barker, Cecil Boswell, Randy Corn, Mike Dankson, David Davis, Mike Gillock, Rod Goodman, Eddie Hodges, Dewayne James, Jon Justice, Carlos Kelsey, Randy Kinnick, Steve Lindsey, Willard McCarroll, David Outlaw, Gene Parton, Steve Pierce, Blaine Rogers, Len Scott, Barry Simpson, Ronnie Smith, Rodney Stafford, Wayne Wagner and Randall Wright. These are godly men. And it is an honor and privilege to be coworkers with them in God's vineyard.

Our officers for the coming year are:

Moderator: R. Randall Riggs

Assistant Moderator: Randal Corn

Clerk: Mary Crutcher

Treasurer: Barry Simpson

Worship

Leader: Dwayne James

Executive Committee Members at Large:

Mike Gillock

Eddie Hodges

Wayne Wagner

Respectfully submitted,

R. Randall Riggs, NQ Moderator

SOUTHERN QUARTERLY REPORT

The Southern Quarterly Meeting of the Cumberland Association of Free Will Baptists sends warm fraternal greetings to all the churches of the conference

The Southern Quarterly Meeting has met four times this year. At the January meeting, meeting with Sylvan Park Church, Dr. Milton Fields, Academic Dean at Free Will Baptist Bible College in Nashville, gave us information about the College's planned relocation and preached on Isaiah 26:3-4, presenting Christ as the "Rock of Ages," Who is the source of peace and confidence in an impermanent world. At the April meeting, meeting with Trinity Church, Brother James Forlines, Director of Free Will Baptist Foreign Missions, gave us information about the growth of the churches in India, Nepal, and Bhutan and spoke on the importance of cooperation among the churches in order to accomplish the Great Commission. Preaching on John 17,

he emphasized the importance of all churches; participating in the entire work of the conference. At the July meeting, meeting with Victory Church, Dr. James Cox, Director of Institution Effectiveness at Free Will Baptist Bible College and pastor of Corner Stone Church, preached on Ephesians 1:3-13, addressing the subject of God's creation of man and His provision for man's free will. He reminded us of the importance and meaningfulness of all of human life, and warned us of the slight appreciation for human life that the unregenerate world has. At the October meeting, meeting with West Nashville Church, Mr. Anthony Miller, of Primerica, a Christian investment organization, spoke about the importance of prudent money management, emphasizing various principles taken from Scripture. He encouraged all churches to help their congregant by giving organized instruction on money management from a Christian perspective.

Throughout the year, the Quarterly Meeting has collected offerings, which has given to Free Will Baptist Family Ministries and Free Will Baptist Foreign Missions.

The Quarterly Meeting has received one new member this year. Priest Lake Free Will Baptist Church, in Nashville. The twenty-four churches of the Quarterly Meeting though vastly different in size and location, continue to gather together to serve Christ in the great Nashville metropolitan area. Our officers for the coming year will Brother Stan Coker, Moderator, Brother Frank Owns, Assistant Moderator, Brother Darrell Holley, Clerk, Brother Ed Gragg, Treasurer, and Brother Stanley Outlaw, Executive Committee Member at Large.

SOUTH CENTRAL QUARTERLY REPORT

This has been a good year for the South Central Quarterly. Our efforts for the cause of Christ include the following:

The fourth Charles McNeese Memorial Scholarship was awarded to Benjamin Hull.

The first "Jesse Meade Memorial Scholarship" was awarded on May 7, 2001 to Paul Bryant. Sister Jody Meade and their three children were at the Bible College for the presentation. As of September 27, the balance in the scholarship account is \$8341.68—just short of the set goal of \$10,000.00.

SCQ's annual "Sing For Missions" on August 25 yielded an offering \$2000.00. Checks in the amount of \$1000.00 each were sent to Two Rivers FWB Church in Clarksville and Priest Lake FWB Church in Nashville.

SCQ was again privileged to be a "Friend of Camp" in 2001.

Bro. Keith Kenemer, from Evangelical Training Association, presented a seminar on "Growing A Dynamic Sunday School" September 19-21, 2001.

Representatives of SCQ participated in the September 29 "Operation Saturation."

SQC sent a donation to the Tennessee State Association in support of the 2002 National Convention.

The South Central Quarterly continues to have a wonderful spirit of unity

and cooperation. With God's help, we hope to accomplish great things for Him in the year 2002.

Respectfully submitted,
Rev. Derek Bell, Moderator
Melba G. Wells, Clerk

WESTERN QUARTERLY REPORT

Overview

We have 16 Churches in 3 counties. Six are in Dickson Co., 5 are in Humphreys Co. and 5 are in Stewart Co.. We have one church school at United Church in Dickson.

State of Our Churches

All have attractive, comfortable, building. Hurricane Chapel has a new church building. The Carlisle Church has gone through a complete renovation.

Offerings are up with the Mission Walk A Thon being \$20,000.00

Our attendance is up.

Worship and fellowships service enjoyable.

Youth activities are up.

Co-operation between churches for revivals are great.

Two Walk A Thons are held each year for missions and the Youth Camp.

Personnel

Ministers are staying longer.

Mature and dedicated lay people.

New young ministers

One seasoned multi-talented minister. (John Gibbs)

Factors in Our Progress

Close to the Bible College and work of our Promotional Director and our Youth Camp

I want to thank the Cumberland Association for 46 years of ministry. I spent 13 in the Northern Quarterly at 1 church and 33 years in the Western Quarterly in 4 churches. I was involved in building programs at each church. This included 2 church buildings and other additions.

I don't expect to be around much longer. I am looking for the rapture in my lifetime.

Officers for the coming year are:

Eddie Hopkins, Moderator

Paul Sitton, Assistant Moderator
Executive Committee Members
Tom Street
Greg Tyson
James Black

Respectfully submitted,
Paul Sitton, Moderator

SUPERANNUATION REPORT

October 2000 - September, 2001

Balance Forward	\$ 5,234.94
Receipts	10,221.18
Total	\$ 15,456.12

DISBURSEMENTS:

Postmaster (stamps)	\$ 30.94
Artistic Checks (New Checks)	10.94
Rev. Carl Wilson	1,800.00
Mrs. Sidney Henry	1,800.00
Rev. H. C. Beasley	1,800.00
Rev. Thomas Hornberger	1,800.00
Mrs. Eugene Daniel	1,050.00
Total Disbursements	\$8,291.88

RECAP:

Total to Account For:	\$15,456.12
Total Disbursed	8,291.88
BALANCE 9/30/01	\$ 7,164.24

TRUST ACCOUNT with FWB FOUNDATION:

Balance as of 9/30/01	\$ 5,506.35
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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.

TREASURERS REPORT
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS
October 1, 2000 – September 30, 2001

Bank Balance – 9/30/2000 \$1,794.16

RECEIPTS:

Northern Quarterly Dues	\$1,530.00	
Southern Quarterly Dues	1,350.00	
Western Quarterly Dues	655.00	
South Central Dues	455.00	
Offering - 10/10/98	161.00	
Donelson Church	2,742.67	
Northern Quarterly Unified	2,771.26	
Gifts for Mrs. Norma Pettus	1,006.00	
TOTAL:		10,670.93

EXPENDITURES:

Cumberland Camp	\$2,673.61	
Cumberland Superannuation Board	1,252.21	
Cumberland Home Missions	196.54	
Foreign Missions	(HOLDING)	
Tennessee State Association	786.11	
Walk A Thon Materials	200.00	
Tennessee State Nat'l Assoc. Dues	4,160.00	
Tennessee State Assoc. Delegate Fee	20.00	
Mrs. Norma Pettus	1,506.00	
Treasurer's Fee (1999-2001 Years)	200.00	
Clerk's Fee (2000-2001 Year)	200.00	
Clerk's Office Supplies	39.00	
Copies of Financial Reports (2 Years)	15.00	
2002 National Association Convention Gift	200.00	
TOTAL:		\$11,448.47

Bank Balance (9/30/2001) \$1,016.62

Respectfully submitted,
E. B. McDonald, Treasurer

CUMBERLAND FOREIGN MISSIONS REPORT

(A Partial Report)

I thank God for another Great year, "To God Be The Glory". I have been to all 16 churches in the Western Quarterly and a few independent churches. I appreciate all of our pastors giving me a few minutes to speak to their congregation about the walk-A-Thon. Some have also given me the opportunity to preach. I have seen a lot of growth and excitement in our churches over doing something for our missionaries. Most of our churches are setting records again this year. We have set a goal of \$20,000.00 for 2001. I believe we will go over our goal again this year. Our money is still coming in. I believe we will have 100 % participation again this year. Last year, The Western Quarterly raised \$18,218.85. Over the State we raise over \$180,000.00 with 104 churches involved. Just think what could be accomplished if we could get 200 or more churches involved. God has given us a *great opportunity* to do something for our missionaries through the Walk-A-Thon. This is just a partial report. We will not get the Final Report until we get to Heaven and get to meet all the people from Foreign lands; that our missionaries have won to the Lord. Thank God for our missionaries and thank God for the opportunity to serve Him in this Way.

In His Service,
Bro. Bob Baggett
Coordinator for the Don & Billie Sexton
Walk-A-thon for the Western Quarterly

CUMBERLAND CAMP REPORT

The year in review:

We have had a good year at Cumberland Camp. Many lives have been affected by the ministry of our Camp. New challenges have arisen and new focus has been placed on the continued and improved use of the facilities that God has so graciously provided the Cumberland Association of Free Will Baptist.

Our Mission:

The Cumberland Association has mandated the Camp Board with the responsibility of providing a facility and program to meet the needs of the Youth of the churches that we serve. We believe we are fulfilling this mandate. We provide and program 6 weeks of Camp, one training week, and two retreats during the years. These are designed to meet the spiritual and physical needs of our young people. The year 2001 has been the largest year for attendance in the history of Cumberland Camp. Below you will see our progress:

Year-Attendance:

1985-162	1986-194	1987-208	1988-252
1989-317	1990-324	1991-425	1992-503
1993-464	1994-420	1995-424	1996-467
1997-483	1998-551	1999-487	2000-544
2001-558			

The second part of our mandate is to provide a facility adequate for the task. God has blessed us with 320 of the most beautiful acres of his creation. There are 23 buildings and shelters, along with numerous recreational facilities that provide the avenue for a good quality program for our camps, our churches and those that we rent the facilities to.

Our Future:

Facility does influence the type and size of program. We have maxed out our potential for summer camp. This year all but one camp was full and we turned kids away in four of the remaining weeks. Our worship area is over capacity and the dining, rec. room space are at capacity. We have reached our maximum potential unless new facilities are added. At the present time we have determined that we have no additional funds to build additional facilities without hindering the present upkeep and program of the camp.

However:

This does not hinder us from going forth with expanded areas of ministry. We do believe that it is important to minister to the whole body of Christ. We are attempting to create a facility that will be available, appealing, and appropriate for the needs of the local churches. A place that will meet the needs for church retreats, couples, leadership teams choirs, men's and women's groups, father and son, mother and daughter, and a host of different avenues that will enhance and improve the ability of the local church to grow and educate their members.

We also minister to groups outside of our denomination. Only through the use of the facilities by other groups have we been able to have the added resources to improve and maintain the facilities. During the summer there are four full weeks of camps that are conducted by other groups. There are a number of groups that use the facilities year round for retreats. 32(churches, Scouts, Hospice, Ft. Campbell Chaplains, and others) have used the facilities in the past year. No including the 10 full summer camps.

It is our goal to reach out to our churches, area churches and other, who have a need for a quiet, respite from the world. We believe that our future growth lies in continued and expanded usage of the camp facilities. We are a year round facility. Last Year, we had groups using the camp every month of the year.

How you can help:

Increase your church gifts. If you are giving the same 25 dollars you did 16 year ago, will you increase it! If your church gives by percentage will you increase it?

Will you increase the usage by your church or organization? Will you become or increase your Friends of Camp Contributions. Will you sponsor a Camp Day sometime this year?

Statistics for our Weeks of Camp:

- 24 Salvation Decisions (more during other camps)
- 110 total decisions were reported
- 558 Campers (approx. 75 turned away)
- Approx. 10,122 meals served (avg. cost, \$1.36 per meal)
- 24 Scholarships to summer camp
- 165 Adults had leadership roles
- 8 college students were counselors
- 100's came to prepare facilities

Capital Improvements Worked on this past year:

- Human Football Building
- Remodeled Putt Putt Course
- Remodeled lower floor of Virginia Hill Dorm
- Replaced Windows in Directors House
- Added Recreation Equipment
- Remodeled Playground Bathrooms
- Continued remodeling of Hilton Staff House
- Kawasaki Mule added
- 1971 Case Backhoe donated
- 1978 Ford Pickup donated
- Camp Road Sign added
- Numerous repair and maintenance on all buildings

Planned Capital Improvements

- Repair Bridge on Creek
- Continue Improvement on Hilton
- Continue Improvements on Bath House at Playground
- Concrete two bays of Tool Barn
- Continue to upgrade Francens' House
- Cabin Bathhouse maintenance
- Finish Dorm upgrades
- Gates at various locations
- Air condition work in Chapel
- Water line replacement
- Selected Log cutting
- Replace Piano
- Water Tank Repair

The following churches are on record as contributing financially to the work of Cumberland Camp, monthly, quarterly, yearly or sponsored Camp Days at their church:

Ashland City	Bethel	Bethlehem	Brandon's Chapel
Carlisle	Calvary	Cofer's	Covenant
Cross Timbers	Dunbar Chapel	East Nashville	Faith
Friendship	Franklin	Good Springs	Harper Road
Heads	Hendersonville	Madison	McEwen, First
Mt. Zion	New Hope	Lavergne	Loyal Chapel
Oaklawn	Olivet	Pardue Memorial	
Pleasant Hill	Richland	Rock Springs	Shady Grove
Springfield, First	Stoney Point	United	

Other churches:

Greenwood FWB, Cross Plains,

Grace Baptist, Dickson

Other organizations:

Cumberland Asso.

Donelson, Coop

Southern Qtr.

South Central Qtr.

TN State Assoc.

Western Qtr.

WNAC

Physical Labor Was given by

Ashland City	Calvary	Dickson, First	Donelson Fellowship
Friendship	Greenwood	Head's	Loyal Chapel
New Hope	Oak Grove	Oakwood	Olivet
Pardue	Richland		

Cumberland Camp Financial Report

RECEIPTS

General Offerings	\$28,003.37
Co-op	1,672.70
Friends of Camp	4,620.00
Designated gifts	4,435.00
Camp registrations	56,763.00
Retreats and Rental	23,355.00
Canteen Sales	5,036.25

TOTAL INCOME

\$123,865.32

DISBURSEMENTS

Building and Grounds	\$40,522.02
Office expenses	4,488.72
Salaries and benefits	37,094.93
Camp Expenses	37,791.00
Retreat Expenses	2,753.94
Canteen Expenses	3,323.68
Misc.	3,545.70

TOTAL DISBURSEMENTS

\$129,519.99

DESIGNATED FUNDS

Piano Fund	500.00
Pettus Memorial Fund	735.00
New Building Fund	10,534.29
Development Fund	2,003.29
Scholarship Fund	1,090.00

TOTAL DESIGNATED FUNDS**\$ 14,862.29****TOTAL OPERATING FUNDS****\$40,919.77****CUMBERLAND CAMP PROPOSED BUDGET****January 1st - December 31st , 2002****RECEIPTS**

General Offerings	\$46,000.00
Co-op	2,500.00
Friends of Camp	32,000.00
Designated gifts	0.00
Camp Registrations	61,600.00
Retreats and Rental	28,200.00
Canteen Sales	5,036.25

TOTAL INCOME**\$175,336.25****DISBURSEMENTS**

Building and Grounds	\$40,535.00
Office Expenses	12,748.00
Salaries and benefits	61,667.10
Camp Expenses	43,450.00
Retreat Expenses	5,667.50
Canteen Expenses	4,050.00
Miscellaneous	1,890.00

TOTAL DISBURSEMENTS**\$170,007.60**

CUMBERLAND DISTRICT WOMAN ACTIVE FOR CHRIST 2000-2001

The 81st annual session of CDWAC met at Fellowship Free Will Baptist Church on Saturday, August 25th, 2001. The theme for the day was "For Such A Time As This" Esther 4:14.

Tammy Hampton, home missionary, spoke on God's appointment of their family to Clarksville. She shared various opportunities that demonstrated God's reassurance that their family was where He chose for them to be: Operation Saturation, an affordable building, protection for Clayton during his heart attack and surgery, and others.

Geneva Poole share how God had blessed them where He chose for them to serve in Brazil. She reminded us of the times of crisis that arise in our lives. God desires our faithfulness to the task to which He has called us. Mrs. Poole delineated how post-modernism is affecting the Christian community. Are our children catching the vision of a world lost without Christ? It was exciting to hear how God is blessing the works the Pooles have helped to start, including the one their son, John, is pastoring. A special treat included Bro. Bobby sharing the day with us.

Delegate gave an offering of \$230.24, which was divided between the two missionary accounts. A \$50.00 honorarium was also given to both ladies.

Nineteen (19) auxiliaries were represented by the 83 in attendance. We have 271 members in 20 auxiliaries throughout the Cumberland District. Loyal Chapel petitioned membership since they have been reorganized. CDWAC women contribute \$23,137.66 to the cause of Christ during this past year. An additional \$17,356.43 was donated in non-cash gifts to various ministries: provision closet, rescue missions, children's home, nursing homes, the camp, etc.

The plan of work was adopted which includes all ministries of our denomination.

The nominating committee submitted the following slate of officers. There were elected by the body to serve a two-year term.

President:	Elizabeth Hodges, Hendersonville
Vice President:	Laura Beam, Cofer's Chapel
Secretary:	Carol Reid, Cross Timbers
Treasurer:	Barbara Nicholson, Good Springs
Field Worker:	Dr. Mary R. Wisehart, Cofer's Chapel
Missions Prayer:	Lilly Duncan, Bethel
Missions Action:	Gladys Gragg, East Nashville
Missions Study:	Myra Austin, Woodbine

Delegates were encouraged to attend the TWAC retreat meeting in Pigeon Forge October 4-6th. The theme was "Sharing Hope and Healing". Delegates were also encouraged to attend the Tennessee State Meeting, November 13th, convening in Mountain City, TN. At both meetings, special projects will be conducted to raise funds for the hosting of the National Association convening in Memphis in July, 2002.

Respectfully submitted,
Elizabeth C. Hodges
CDWAC President

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2000 – September 30, 2001**

Northern Quarterly

Ashland City

C. W. Johnson

Bethlehem

Hilda Austin
Roy Cannon
Rosia Evans
Alice Shearon
Mabel Smith
Byron Ross
Sue Van

Bethel

Kathryn Christy	1/8/01
Francis Ellis	12/13/00
Alberta Harris	9/21/01
Nelda Majors Morrison	4/16/01
John Tidwell	11/25/00

Covenant

Darrell Bowker
Ronald Bowker
Jim Eppes

Friendship

Goldie Cothorn	9/10/2001
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Hendersonville

William Marcum	7/2/01
Evelyn Neuenschwander	9/23/01

Oaklawn

Minnie Hughes	5.31/01
George W. Knox Sr.	7/4/01

Southern Quarterly

Cross Timbers

Rev. Robert Crawford	8/2001
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Donelson

Bill Gardner

Robert Hill
Jonthan Thigpen

Manchester

Edward Bryan	2/2001
Sarah Emma Bond Gross	1/2001
Marvin H. (Jack) Moody, Sr.	7/2001

Woodbine

Evelyn Hayes

South Central Quarterly

Flatwoods

Lurine Griffen	12/22/2000
Otho "Shorty" Phillips	4/21/2001
Rev. John Hunter Sneed	12/28/2000

New Life

Mattie Fagan	
Joanne Oliver	12/4/2000
Theda Wallace	8/7/2001

Western Quarterly

Brandon's Chapel

Henry Shelton

Dunbar Chapel

Charles Ball

First, Dickson

Berdie Edwards

Hurricane Chapel

Lola Tummins

Miller's Chapel

Wilburn Lambert
Dimple Keeler
Donnie Mayfield

Pleasant Hill

Bertha Kent Melton
Mildred V. Wallace

Rock Springs

Hattie Heath
Jean Sutton

Scott's Chapel

V.R. Sanford

Stoney Point

Laverne Rye

PETITIONS AND REQUESTS REPORT

Dr. Stanley Outlaw requests that the Cumberland Association of Free Will Baptist be held next year at Woodbine Free Will Baptist Church on October 19, 2001.

Respectfully submitted,
Greg Tyson
Stanley Outlaw

REGISTRATION AND FINANCE REPORT

Ministers:	45
Delegates:	10
Deacons:	5
Visitors:	17
TOTAL:	77

We received an offering of \$164.00.

Respectfully submitted,
Wayne Wagner
Gary Lovit
Ron Mashburn

RESOLUTION COMMITTEE REPORT

Be it resolved that we give a rising vote of thanks to the United Free Will Baptist Church, their pastor and members for graciously hosting this 158th session of the Cumberland Association of Free Will Baptists.

Respectfully submitted,
Randy Kinnick, Chairman
Paul Harrison
Eddie Thomas

NOMINATING COMMITTEE REPORT

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

Executive Committee

Moderator - Jon Justice

Assistant Moderator - Paul Harrison

Clerk - Eddie Hodges

Assistant Clerk - Dwayne James

Treasurer - Wayne Wagner

Foreign Missions:

Bob Baggett (2005)

Youth Camp:

Chris Moody (2004)

Clayton Hampton (2004)

Dwayne James (2004)

Superannuation:

Eddie Hopkins (2006)

Respectfully submitted,

Carlos Kelsey

James Black

Wallace Hayes

QUARTERLY CLERKS

Northern

Mary Crutcher

4454 Mt. Sharon Rd.

Greenbrier, TN 37073

615-384-5975

South Central

Melba G. Wells

604 Maynard Lane

Columbia, TN. 38401

931-388-5530

Southern

Darrell Holley

207 Watts Circle

Nashville, TN 37209

615-352-3465

Western

Gwen Minniehan

2292 S. Hinton Road.

Southside, TN. 37171

931-387-2493

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	24	7	24	16	69
Churches reporting	12	7	16	15	55
City Churches	4	5	21	5	34
Rural Churches	12	2	3	11	28
full-time Ministers	13	4	14	10	42
part-time Ministers	3	3	5	6	20
Ordained Ministers	30	9	89	17	122
Licensed Ministers	6	4	11	0	16
Ordained Deacons	41	17	71	45	144
Membership	2,531	643	3,223	960	6,066
Baptisms	87	23	49	32	202
Members Added	105	28	165	50	221
Members lost	29	8	59	26	219
Churches w/h Budget	0	3	17	3	29

Value of Churches and Parsonages:

Northern:	\$ 3,975,000.00
South Central:	270,000.00
Southern:	11,665,000.00
Western:	2,643,000.00
Total	\$18,553,000.00

Churches Income:

Northern:	\$1,190,967.90
South Central:	331,048.52
Southern:	726,191.81
Western:	383,670.60
Total:	\$2,631,878.63

	N	SC	S	W	TOTAL
Parsonages	12	1	10	6	3
Day Cares	1	0	3	0	4
Kindergartens	1	0	1	1	3
Christian Schools	0	0	1	1	2
S.S. Enrollment	1667	158	2505	654	3,675
Bible Institutes	2	0	0	0	1
C.T.S. Enrollment	315	0	272	30	401
W.N.A.C. Enrollment	171	20	158	67	354
M.M. Enrollment	32	9	92	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

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

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

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

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

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

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

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

PASTOR

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

Rev. Mike Dankson
3645 Hwy. 12 N.
Ashland City, TN. 37015
615-307-4972

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

Rev. Jon Justice
3397 Marrast Dr.
Clarksville TN. 37043
931-358-9335

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

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

Rev. Randall Riggs
607 Harris Drive
Pleasant View, TN 37146
615-746-4045

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

CLERK

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

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

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

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

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

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

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

Mrs. Sandra Morgan
7130 Harper Road
Joelton, TN 37080
615-792-5796

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

Rev. David Outlaw
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
elhodgesjr@juno.com

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

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

Mrs. 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.
Pleasant View, TN 37146
615-746-2063

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

Rev. Carlos B. Kelsey
105 Jennifer Lane
Joelton, TN. 37080
615-746-6340

Mrs. Rosalie C. Kelsey
105 Jennifer Lane
Joelton, TN. 37080
615-746-6340

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

Rev. Randall Wright
1280 Oaklawn Road
Chapmansboro, TN 37035
615-746-8077

Mr. Marian P. Hunter
1445 Oaklawn Road
Chapmansboro, TN 37035

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

Rev. Randy Kinnick
2551 Church Lane
Woodlawn, TN 37191
931-645-4328

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

Ms. 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

Ms. 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

Mr. Kenny Clarks
201 Bonnie St.
Portland, TN 37148

Shady Grove FWB
4367 Shady Grove Road
Clarksville, TN 37043

Rev. Sam Nichols
1270 Shady Grove Rd.
Clarksville, TN. 37043
931-362-3129

Mrs. Bonna Smith
5100 Edwards Lane
Clarksville, TN 37043

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
369 Wren Road
Bowling Green, KY 42101
270-781-5254

Mrs. 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

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

SOUTHERN QUARTERLY

Moderator

Rev. Stan Coker
463 Annex Ave.
Nashville, TN. 37209
615-352-7049

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

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

CLERK

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

Rev. Wallace Hayes
P.O. Box 110792
Nashville, TN. 37211
615-832-6039

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

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

Rev. Michael Waddell
1011 Settlers Crossing
Joelton, TN. 37080
615-746-2255

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

Corner Stone FWB
1516 Saddle Dr.
Murfreesboro, TN. 37130

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

Donelson FWB
210 McGavock Pk.
Nashville, TN 37214
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

Dr. James H. Cox Jr.
819 Valleycastle Dr.
Smyrna, TN. 37167
615-220-9581

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

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

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

Interim R.J. Clark
2518 Una Antioch 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
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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

Rev. Earl Langley
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Old Hickory, TN. 37138
615-847-2035

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Mrs. Katherine Miles
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Manchester, TN 37355
615-728-0783

Rev. Tim Blakney
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615-399-7895

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615-356-1153

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615-859-3412

Dr. Roger Reeds
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615-876-9045

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Rev. Dean Campbell
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Clerk Unknown

Woodbine FWB
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Nashville, TN 37210
615-254-7589

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

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

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Moderator

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GracieNRobert@aol.com

Clerk

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CHURCH

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

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

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

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

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

Loyal Chapel FWB
109 E. 17th St.
Columbia, TN 38401
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New Life FWB
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PASTOR

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CLERK

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Mrs. Missy Bell
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Moderator
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Clerk
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931-387-2493

CHURCH

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

First Dickson FWB
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First McEwen FWB
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McEwen, TN 37101

First Waverly FWB
708 East Main St.
Waverly, TN 37185
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Hurricane Chapel FWB
Rt. 3, Box 274B
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Millers Chapel FWB
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Oak Grove FWB
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Pleasant Hill FWB
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CLERK

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Mrs. Debbie Elliott
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Erin, TN 37061

Mrs. Bonnie Walker
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McEwen, TN 37101
931-582-3936

Mrs. Gwen Minniehan
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Mrs. Barbara Griffin
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McEwen, TN 37101

Rev. Ricky Vaughn
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Vanleer, TN 37181
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Mrs. Christine Wallace
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McEwen, TN 37101
931-582-3375

Rock Springs FWB
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Charlotte, TN 37036
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Rev. Mike Crews
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Charlotte, TN 37036
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Mrs. Debbie Christy
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Charlotte, TN 37036

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

Rev. Artist Waynick
Box 333
Vanleer, TN 37181

Mrs. Sharon Vanzant
660 Scott's Chapel Road
Cumberland City, TN
37050

931-764-2461

931-827-2367

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

Rev. Tommy Street
1324 Yellow Creek Rd.
Dickson, TN. 37055

Mrs. Linda Williams
2526 Center Point Rd.
Cumberland Furnace, TN
37051

615-446-4999

615-219-3385

United FWB
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Dickson, TN 37055
615-446-0322

Rev. John Gibbs
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Dickson, TN 37055
615-446-0322

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

Victory FWB
175 Paradise Lane
Waverly, TN 37185

Rev. Roy Gann
265 High Street East
McEwen, TN. 37101

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

931-296-9409

931-582-8738

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 Hornburge

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

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

RULES AND DECORUM

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

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

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

No member shall 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 ASSOCIATION PRESBYTERY

October 20, 2001

**United Free Will Baptist Church
Dickson, Tennessee**

The meeting was called to order at 3:10 P. M. by the chairman, Wallace Hayes. He read from II Corinthians 6:1-3. Bro. Billy Walker led in prayer.

The clerk gave a report of the meetings of the Special Session, Special Committee and the Retreat as follows:

The ministers of the Cumberland Association met in a Special Session on February 23, 2001, at the Free Will Baptist Bible College, for the purpose of discussing the future of the Cumberland Association Presbytery.

After much discussion, the group voted to continue the Cumberland Association Presbytery in order to have a unifying of the ministers in the four quarterly meetings. At this meeting a committee, consisting of the Cumberland Association Presbytery officers along with the chairmen of the four quarterly meeting, meet for the purpose of studying the plans and program for the presbytery.

This special committee met on April 5, 2001 at the National Headquarters Building. A recommendation was made for a uniform letter to be prepared to be used by each quarterly meeting for the transferring of minister into the Association and within the Association.

A recommendation was made for a ministers, deacons and laymen retreat to be held on September 7 and 8, 2001., at the Cumberland Camp, with the emphasis on "Building the Church." This Retreat was held with 16 people present. Bro. Larry Powell and Bro. Richard Atwood were the speakers. Our hearts were stirred and challenged to grow spiritually as individuals and to build the church through reaching others for Christ and His Church.

Almost everyone who attended urged us to do it again.

Submitted by: Billy B. Walker , Clerk

The Examining Committee reports were given as follows:

NORTHERN QUARTERLY ANNUAL REPORT TO THE CUMBERLAND ASSOCIATION PRESBYTERY

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

1. Letters of Recommendation
Wayne Price – Blue Grass Association of KY
Bill Johnson – upon receipt from other association
2. Ratification of Credentials:
Rod Goodman – Pastor, Trinity – Bowling Green
Charley Carmack

Mike Dankson-Pastor , Bethel
David Outlaw-Pastor, Heads
Joseph Osborne-Member, Portland First

- 3, Ordination
Brad Ryan-Associate Pastor, Mt. Zion

Other action July 7, 2001 Meeting:

Whereas the Examining Committee of the Northern Quarterly has contacted Glen McReynolds concerning issues of immorality, and whereas proper steps have been Taken toward reconciliation and correction, and whereas he has refused to respond. We hereby recommend the revocation of his ministerial credentials.

Respectfully submitted:
Randy Kinnick
Len Scott
Jon Justice
Gene Parton
Willard McCarroll

SOUTHERN QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST PRESBYTERY

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

1. That the following be received as ordained ministers:
Earl Langley-Pastor of Madison Free Will Baptist Church
Michael Waddell-Pastor of Cofers Chapel Free Will Baptist Church
Ron Hunter-Administrative past of Cofers Chapel Free Will Baptist Church
2. Examined and recommended David Weeks, Jr. to Sylvan Park Free Will Baptist Church for ordination to the gospel ministry.

Respectfully Submitted:
Wallace Hayes, Chairman
Stan Coker
Paul Harrison
Walter E. Gragg
Billy B. Walker, Clerk

WESTERN QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST PRESBYTERY

Bro. Paul Sitton gave the following oral report:

Granted letters of good standing to:

Eric Brown-South Georgia Association

James Carrington-Tennessee River Association

Denied a letter of good standing for Bro. Max Cunningham, to the South Central Quarterly, until there is a deep love relationship toward his family and his church.

Submitted by the Executive Committee of the Western Quarterly Meeting:

Rev. James Black

Rev. Tommy Street

Rev. Eddie Hopkins

Rev. Paul Sitton

· NO REPORT FROM THE SOUTH CENTRAL QUARTERLY.

Motion an second to receive the Treasures report. Carried.

Motion and second to give \$1,000.00 for Jonathan Thigpen and \$500.00 for Robert Crawford to the Free Will Bible College Scholarships in their name. Carried.

It was recommended that the reporting forms be discussed and revised by the Executive committee before our next session.

Motion and Second to retain the present slate of officers for another year. Carried.

They are as follows:

Wallace Hayes-Moderator

Harold D. Harrison-Assistant Moderator

Billy B. Walker-Clerk/Treasurer

Dismissed in prayer by Bro. Stan Coker.

Submitted By

Billy B. Walker, Clerk

CUMBERLAND ASSOCIATION PRESBYTERY TREASURERS REPORT

October 1, 2000-September 30, 2001

Beginning Balance 10-1-2000	\$3,890.35
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RECEIPTS:

Ministers and Churches	\$1,210.00
Retreat	490.00

TOTAL RECEIPTS:	\$5,590.35
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DISBURSEMENTS:

11-03-00 Gift to Mrs. Marion Pettus	\$500.00
11-06-00 Cumberland Association Dues sent in error	70.00
2-23-01 Free Will Baptist Bible College Luncheon	78.75
8-20-01 Stamps	68.00
Paper	7.06
Envelopes	8.64
8-20-01 Ministers and Deacons Cards-Printing	133.50
8-20-01 Foreign Missions-Church Mailing	15.00
9-08-01 Retreat-Food and Lodging	355.00
9-11-01 Retreat Speakers-Honorarium	400.00

TOTAL DISBURSEMENTS	\$1,635.95
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BALANCE ON HAND 9-30-2001	\$3,954.40
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Submitted by
Billy B. Walker, Clerk/Treasurer

CUMBERLAND PRESBYTERY DIRECTORY

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W. E. Brown	615-325-4567	401 S. Russell St. Portland, TN. 37148
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Jeff Caudill	615-876-5076	312 Jayme Mika Ct., Joelton, TN. 37080
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Tom Dooley	615-907-3995	1222 Toddington Dr. Murfreesboro TN. 37130
Terry W. Eagleton	615-352-2030	688 Pinnacle Hill, Kingston Springs, TN. 37087
Milton Fields	615-746-6318	2116 Bracey Circle, Joelton, TN 37080

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Leroy Forlines	615-292-8709	3801 Rolland Rd., Nashville, TN. 37205
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Paul J. Gentuso	615-874-3436	417 Wellington Square, Nashville, TN 37214
John H. Gibbs	615-441-6080	784 HWY 46 Dickson, TN. 37055
Michael Gillock	615-792-2916	100 W. Elm St., Ashland City, TN 37015
Rodney Goodman	270-781-5254	369 Wren Road Bowling Green, KY. 42101
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
Eddie Hodges	615-822-4960	105 Lynhurst Circle, Hendersonville, TN 37075
Tom Hughes	Missionary	P.O. Box 5002, Antioch, TN 37011
Jon Justice	931-358-9335	3397 Marrast Drive 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
Earl Langley	615-847-2035	3008 Lakeshore Dr. Old Hickory, TN. 37138
Steve Lindsay	615-746-2063	2032 coper Kettle Cir., Pleasant View, TN. 37146
Alton Loveless	615-361-3896	1008 Ainsworth Circle, Antioch TN 37013
Gary Lovett	931-582-8545	P.O. Box 92, McEwen, TN. 37101
Ronald Mashburn	931-853-6868	4 Ward Rd., Loretto, TN 38469
Robert J. Morgan	615-871-4769	3210 McGavock Pike Nashville, TN. 37216
Joe Osborne		201 N. Harris Rd. Portland, TN. 37148
Stanley Outlaw	615-837-3740	112 Settlement Ct. Brentwood, TN. 37027
Frank Owens	615-399-7895	940 Blue Mountain Ln., Antioch, TN. 37013
Thurman L. Page	615-384-8010	1701 S. Walker Road Springfield, TN. 37172
Gene Parton	615-746-3693	1701 Walker Road, Pleasant View, TN 37146
Stephen Pierce	615-325-8935	113 Old Westmoreland Rd., Portland, TN 37148
Bobby Poole	Missionary	P.O. Box 5002, Antioch, TN. 37011
Kevin Riggs	615-790-3229	149 Arsenal Dr., Franklin, TN 37064
R. Randall Riggs	615-746-2404	1007 Settlers Crossing, Joelton, TN. 37080
Paul Sitton	931-645-2964	1212 Beverly Hills Dr., Clarksville, TN 37040
Frank Slaughter	931-552-3521	2120 Powell Rd. Clarksville, TN. 37040

Ronnie Smith	615-384-1927	5154 Hwy. 49 W. Springfield, TN. 37172
Tommy Street	615-446-4999	1324 Yellow Creek Rd. Dickson, TN. 37055
Charles A. Thigpen	615-297-0327	3508 Murphy Rd. Nashville, TN. 37205
Eddie Thomas	615-446-8495	500 Holt Rd. Burns, TN. 37029
Shane Thompson	931-728-0783	721 S. Spring St. Manchester, TN. 37355
Bert Tippet	615-844-5243	3606 West End Ave., Nashville, TN 37205
Gregory L. Tyson	615-232-4435	2449 HWY 46 Indian Mound, TN. 37079
Ricky Vaughn	931-764-2039	2090 Williamson Bridge Rd., Vanleer, TN. 37181
Billy B Walker	615-220-1585	983 Everett Dr., Smyrna, TN 37167
Artest Waynick	615-764-2461	2120 Williamson Branch, Vanleer, TN 37181
Jimmy Dale Weaver	615-391-0671	2635 Paddle Wheel Dr., Nashville, TN. 37214
David Weeks	615-834-6207	3715 Howlett Dr. Nashville, TN. 37211
Terry R. Welsh	615-254-6781	99 A Glenrose Ave. Nashville, TN. 37210
Jerry Whitworth	931-647-5111	2193 Happy Hill Acres Rd. Woodlawn, TN. 37191
Jack Williams	615-731-6812	P.O. Box 5002, Antioch, TN 37011
Robert E. Woodard	615-646-4093	8934 Old Charlotte Pk., Pegram, TN 37143
Don Worrell	615-746-0029	1386 Old Clarksville Pk., Pleasant View, TN 37146
Melvin L. Worthington	615-367-4505	P.O. Box 5002 Antioch, TN 37011
Eddie Young	931-232-5596	800 Blue Creek Lane, Dover, TN 37058

RETIRED MINISTERS

Jimmie Brown	615-298-1310	3628 Central Ave., Nashville, TN. 37215
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
Duane Harvey	615-356-2477	32 White Bridge Rd. Apt. 621 Nashville, TN. 37205
Joe T. Hurst	931-358-2477	1733 Riverhaven Adams, TN. 37010
L. C.. Johnson	615-352-9077	P.O. Box 90761, Nashville, TN. 37209
John Lindsley	615-325-9755	331 Reed Street, Portland, TN. 37148
E. B. McDonald	615-792-5529	1015 Sunrise Circle, Ashland City, TN. 37015
Maxie Milligan	931-232-4448	1201 Lee Hollow Road, Indian Mound, TN. 37079
Vic Neuenschwander	615-672-8610	7866 Melton Rd. White House, TN. 37188
Robert Picirilli	615-297-0183	301 Greenway Ave. Nashville, TN. 37205
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
R. Eugene Waddell	615-361-5137	401 Foothill Dr. Nashville, TN. 37217
Wayne Wagner	615-746-4546	1018 Key Way Dr. Pleasant View, TN. 37146
Homer E. Willis	615-352-9362	P.O. Box 50560, Nashville, TN. 37205

LICENSED MINISTERS

Ashland City
Bill Skaggs

Donelson
Steve Goddard
Tim Keener

Franklin
Greg Ham

Good Springs
David Inman

Sylvan Park
Jerald Garrett

DEACONS IN GOOD STANDING

Ashland City
Kingley Forbes
Greg Horton

Brandon's Chapel
Robert Castile
Thomas Selph

Cornerstone
Frank Gardener

Covenant
Milburn Proctor

Crossroads
Thomas Kobeck
Brett Stout
Mark Glass
Phillip Springer

Cross Timbers
Johnny Carter
Greg Ketterman
Ron McPherson
Henry Morgan

Donelson
Mitch Beverly
Byron Deel
Matt Gardner
Fred Green
Jamie Greenway
Jim Lauthern
Rick Mayo
Mike McAdams
Scott McPeat
Jonathan Merkh
Herb Peppers
Tim Raburn
Van Stewart
Greg Whitaker
Mark Williams

Dunbar Chapel
John Bryant
Lloyd Webb

Fellowship
Delbert Wood
Joel Sensing
Jim Vallenge

First, Dickson
Billy Albright
Bobby Ellis
Thomas Hayes
Sam Johnson
Howard Lankford
Lee Vestal
Kevin Hayes

First, McEwen
Kenneth Ross

Faith-Columbia
Charles Barnes
John Blalock
J. W. Neal
Jerry Bridenbaugh
Charles Holt

Flatwoods
Clifford Smith

Hendersonville
Louis Asbell
Bobby Moore
Frank Sanschargin
Jimmy Toombs

Franklin Community
Fred Adams
Eric Bouche
Phil Davis
Randy Monroe

Good Springs
Robert Nicholson
Keith Hogue
Welbur Ellis
Wayne Hunter

Miller's Chapel
Tony Davis
Rufus Jenkins
Thomas Minniehan

Oakland
Arnold W. Simpkins

Oakwood
Franklin Burkhart
Elbert Lehman Jr.
Michael Minniehan
Dennis Anderson

Priest Lake
Walter Hatfield
Grant Ritter

Portland
Haron White
Frank Elkins

Mt. Zion
Gayle Collins
Bobby Jackson
Cecil Perry
Philip Shearon

Pleasant Hill
Oaklas Dennis
Cecil Earhart
Freeman Earhart
Arthur Lewis
Bobby Page
Randy Wallace
Eddie Woodall

Pleasant Ridge
Randy Beacham
Wilbur Deck
Leo Johnson

Scotts Chapel
Raymond Pully
Mickial Vanzant

Stoney Point
Herbert Hassel
Glenn Singleton
David Williams

Sylvan Park
Bobby Cowan
Mike Bell

Trinity
Bailey Lee
John Perry
Warren Owenby
Jeff Vincent
Eldon Welch

United
Greg ByBee
Jim Dudley
Don Garner
Duane Hayes

Victory(Springfield)
Gary Minnis

West End
Kenny Horton
Louis Seay

West Nashville
Howard B. Pinkerton

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.

